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STATE OF WYOMING

1986

ANNUAL REPORT

STATE EXAMINER

Division of Banks

STATE OF WYOMING

1986

ANNUAL REPORT
OF THE
STATE EXAMINER

DIVISION OF BANKS

FOR THE YEAR ENDING DECEMBER 31, 1986

HONORABLE MIKE SULLIVAN

GOVERNOR

State of Wyoming

MIKE SULLIVAN
GOVERNOR

BANKING DIVISION
307 777 7797
PUBLIC FUNDS DIVISION
307 777 7798
UNIFORM CONSUMER CREDIT CODE
307 777 7775

OFFICE OF STATE EXAMINER
HERSCHLER BUILDING, 4TH FLOOR WEST
CHEYENNE, WYOMING 82002

STANLEY R. HUNT
STATE EXAMINER
307 777 6600
K.H. McILHENNY
DEPUTY STATE EXAMINER
307 777 7797

April/1987

THE HONORABLE MIKE SULLIVAN

Governor, State of Wyoming
State Capitol Building
Cheyenne, WY 82002

Dear Governor Sullivan:

I have the honor to submit for your information a report of the banking division of the Office of the State Examiner for the year ending December 31, 1986 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Stanley R. Hunt
State Examiner

SRH/dec

State of Wyoming

MIKE SULLIVAN
GOVERNOR

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307 777 7797

April/1987

Honorable Patrick H. Meenan
Chairman, Legislative Management Council
State Capitol Building
Cheyenne, WY 82002

Dear Representative Meenan:

I have the honor to submit to you and the Members of the Management Council, a report of the banking division of the Office of the State Examiner for the year ending December 31, 1986 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Stanley R. Hunt
State Examiner

SRH/dec

STATE OF WYOMING

OFFICE OF STATE EXAMINER

CHEYENNE

DIVISION OF BANKS

STANLEY R. HUNT	STATE EXAMINER
K. H. McILHENNY	DEPUTY STATE EXAMINER
GLENN D. DOUGHTY	BANK EXAMINER/INVESTIGATOR
JUDY M. ALLISON COLLINS	BANK EXAMINER
LINWOOD E. BAIRD	BANK EXAMINER
CLIFF COLLINS	BANK EXAMINER
SYDNEY A. ELLIS	BANK EXAMINER
EDWARD C. GOETZ	BANK EXAMINER
JAMES M. LAW	BANK EXAMINER
CYNTHIA D. MABIE	BANK EXAMINER
WALLACE RAY	BANK EXAMINER
SHELLEY A. ROBERTS	BANK EXAMINER
DON L. SCHULTZE	BANK EXAMINER
JAN E. SHAW	BANK EXAMINER
JEFFREY C. VOGEL	BANK EXAMINER
CAROL A. PETERA	ADMINISTRATIVE ASSISTANT
DONNA E. CHUBB	SECRETARY TO DEPUTY STATE EXAMINER
MICHELLE BEAHM	SECRETARY

WYOMING STATE EXAMINERS

NAME	FROM	TO
Foster, Joel Ware	March 25, 1891	December 28, 1892
Henderson, Harry B., Sr.	December 28, 1892	June 16, 1909
Newlin, I. C.	June 16, 1909	October 1, 1920
Hofmann, R. J.	October 1, 1920	February 1, 1923
Huie, Byron S.	February 1, 1923	November 28, 1924
Brown, Stanley	November 28, 1924	April 1, 1927
Putnam, A. L.	April 1, 1927	April 1, 1929
Reed, John A.	April 1, 1929	October 1, 1932
Reeves, William, Jr.	October 1, 1932	April 1, 1933
Wilde, A. E.	April 1, 1933	April 1, 1941
Hartwell, Norris E.	April 1, 1941	December 31, 1965
Bonham, Dwight D.	December 31, 1965	July 22, 1984
McIlhenny, K. H. (Acting)	July 22, 1984	March 1, 1985
Hunt, Stanley R.	March 1, 1985	Incumbent

NOTE: *For the purpose of publishing this Annual Report, information has been compiled as of December 31st. Listings of Officers and Directors reflect the most recent information available in the Office of the State Examiner.*

This report contains statistical pages for each bank and on those pages the dollar amounts are in thousands.

STATE BANKS IN WYOMING
(67)

*	Star Valley State Bank	Afton
*	Security State Bank of Basin	Basin
-	First Wyoming Bank - Big Piney	Big Piney
-	First Interstate Bank of Buffalo	Buffalo
-	Wyoming Bank & Trust Company	Buffalo
-	Farmers State Bank of Burns	Burns
-	Bank of Casper	Casper
-	First Wyoming Bank - Casper	Casper
-	The Equality State Bank	Cheyenne
-	First Wyoming Bank - Cheyenne	Cheyenne
-	First Wyoming Bank - East Cheyenne	Cheyenne
-	First Wyoming Bank - North Cheyenne	Cheyenne
*	Frontier Bank of Laramie County	Cheyenne
-	Western Bank of Cheyenne	Cheyenne
-	First Wyoming Bank - Cody	Cody
*	Western Bank of Cody	Cody
-	The Converse County Bank	Douglas
-	First Wyoming Bank - Douglas	Douglas
*	First Wyoming Bank - Evanston	Evanston
-	Pioneer Bank of Evanston	Evanston
-	Equality Bank of Evansville	Evansville
-	First Interstate Bank of Gillette	Gillette
-	First Wyoming Bank - Gillette	Gillette
*	Stockmens Bank & Trust Company	Gillette
-	First Wyoming Bank - Green River	Green River
-	State Bank of Green River	Green River

STATE BANKS OF WYOMING
(Continued)

-	Oregon Trail Bank	Guernsey
-	First Wyoming Bank - Hanna	Hanna
*	Bank of Jackson Hole	Jackson
-	First Wyoming Bank - Jackson Hole	Jackson
*	The Jackson State Bank	Jackson
-	First Wyoming Bank - Kemmerer	Kemmerer
-	Central Bank & Trust	Lander
-	First Wyoming Bank - Lander	Lander
*	Citizens Bank	Laramie
-	First Wyoming Bank - Laramie	Laramie
-	Lingle State Bank	Lingle
-	First Wyoming Bank - Lusk	Lusk
*	Lusk State Bank	Lusk
-	First State Bank of Lyman	Lyman
-	First Wyoming Bank - Meeteetse	Meeteetse
*	Moorcroft State Bank	Moorcroft
*	Uinta County State Bank	Mountain View
*	First State Bank of Newcastle	Newcastle
*	Farmers State Bank	Pine Bluffs
-	Ranchester State Bank	Ranchester
*	Bank of Commerce	Rawlins
-	First Wyoming Bank - Rawlins	Rawlins
-	First Wyoming Bank - Riverton	Riverton
*	Riverton State Bank	Riverton
-	First Security Bank of Rock Springs	Rock Springs
-	First Wyoming Bank - Rock Springs	Rock Springs

STATE BANKS IN WYOMING
(Continued)

-	North Side State Bank of Rock Springs, Wyo.	Rock Springs
-	First Wyoming Bank - Saratoga	Saratoga
-	First Interstate Bank of Sheridan	Sheridan
-	First Interstate Bank of Sugarland	Sheridan
-	First Wyoming Bank - Sheridan	Sheridan
*	First State Bank of Shoshoni	Shoshoni
*	Sundance State Bank	Sundance
-	First State Bank of Thermopolis	Thermopolis
-	First Wyoming Bank - Torrington	Torrington
*	Union State Bank	Upton
*	First State Bank of Wheatland	Wheatland
-	First Wyoming Bank - Wheatland	Wheatland
*	First Wyoming Bank - Worland	Worland
-	Stockgrowers State Bank	Worland
*	First Wyoming Bank - Wright	Wright

*	Indicates member of Federal Reserve System and FDIC	(22 banks)
-	Indicates member of FDIC only	(45 banks)

COMPARISON OF CONSOLIDATED STATEMENTS OF CONDITION FOR ALL STATE BANKS, AS REFLECTED BY PERCENTAGES, AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

	DEC/86	DEC/85
ASSETS		
Cash and balances due from depository institutions		
a. Noninterest-bearing balances and currency and coin	6.4	5.7%
b. Interest-bearing balances	1.6	1.7
Securities	35.0	31.5
Federal Funds sold and securities purchased under agreements to resell	7.3	7.2
Loans and lease financing receivable (including overdrafts) (net)	44.2	48.6
Premises and fixed assets (including capitalized leases)	1.8	1.8
Other real estate owned	1.5	1.3
Intangible assets	0.1	0.0
Other assets	2.1	2.2
	100.0%	100.0%
LIABILITIES		
Deposits		
a. Noninterest-bearing	15.5	14.6%
b. Interest-bearing	81.9	83.6
Federal Funds purchased and securities sold under agreements to repurchase	0.7	.3
Interest-bearing demand notes and other liabilities for borrowed money	0.8	.3
Other liabilities	1.1	1.2
	100.0%	100.0%
CAPITAL ACCOUNTS		
Common Stock	8.9%	10.3%
Surplus	56.3%	51.3%
Undivided Profits	34.8%	38.4%
	100.0%	100.0%

COMPARISON OF OPERATING EARNINGS AND EXPENSES AS REFLECTED BY PERCENTAGE BASED ON CONSOLIDATED TOTALS OF EARNINGS AND DIVIDENDS' STATEMENTS FOR ALL STATE BANKS AT THE CLOSE OF BUSINESS ON THE DATES SHOWN

	DEC/86	DEC/85	DEC/84
CURRENT OPERATING EARNINGS			
Interest and fees on loans	56.7%	59.6%	63.2%
Interest on balances with banks	1.3	1.3	1.3
Income on Federal Funds sold and securities purchased under agreements to resell	4.3	4.1	4.2
Interest and dividend income on securities	26.7	26.5	25.1
Gains on securities not held in trading accts.	3.2	2.2	0.0
Income from lease financing	0.1	0.1	0.1
Service charges on deposits	3.8	3.1	3.0
Other operating income	3.9	3.1	3.1
	100.0%	100.0%	100.0%
CURRENT OPERATING EXPENSES			
Salaries and employee benefits	16.9%	16.2%	15.5%
Interest on CDs over $100M	8.2	10.7	12.5
Interest on other deposits	40.8	44.8	45.5
Expense on Federal Funds purchased and Sec. sold under agreements to repurchase	0.5	0.5	0.6
Interest on demand notes issued to the U.S. Treasury and other borrowings	0.3	0.1	0.2
Interest on Subordinated Notes	0.1	0.1	0.1
Net occupancy and furniture, fixtures & equip.	6.1	6.9	5.9
Provision for loan losses	11.2	8.3	8.0
Other operating expenses	15.9	12.4	11.7
	100.0%	100.0%	100.0%
PERCENTAGES ON NET PROFITS RETAINED AND DISBURSED			
Retained earnings	40.0%	47.5%	48.5%
Disbursed in dividends	60.0	52.5	51.5
	100.0%	100.0%	100.0%
Net current operating earnings as percent of quarterly average of total assets	0.27%	0.59%	0.51%

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

		DEC/86	DEC/85	DEC/84
Star Valley State Bank	Afton	13.4%	14.4%	14.5%
Valley State Bank	Baggs	(closed 10/17/86)	6.7	7.7
Security State Bank of Basin	Basin	10.7	11.5	12.6
First Wyoming Bank - Big Piney	Big Piney	11.7 (became state bank 12/23/86)		
First Interstate Bank of Buffalo	Buffalo	7.3	7.8	7.6
Wyoming Bank & Trust Company	Buffalo	9.7	11.2	10.5
Farmers State Bank of Burns	Burns	9.1	8.4	8.1
American Bank of Casper	Casper	(closed 1/17/86)		7.4
Bank of Casper	Casper	9.1	10.4	11.5
First Wyoming Bank - Casper	Casper	12.3	11.3	10.6
The Equality State Bank	Cheyenne	8.2	8.2	8.6
First Wyoming Bank - Cheyenne	Cheyenne	13.1 (became state bank 12/23/86)		
First Wyoming Bank - East Cheyenne	Cheyenne	10.6 (became state bank 12/23/86)		
First Wyoming Bank - North Cheyenne	Cheyenne	7.1	8.5	8.8
Frontier Bank of Laramie County	Cheyenne	18.7	24.7	56.3
Western Bank of Cheyenne	Cheyenne	12.5	15.8	25.3
First Wyoming Bank - Cody	Cody	10.6	9.7	8.9
Western Bank of Cody	Cody	8.2	8.3	9.2
The Converse County Bank	Douglas	7.5	7.1	7.1
First Wyoming Bank - Douglas	Douglas	7.4	7.2	7.9
First Wyoming Bank Evanston	Evanston	11.3	11.5	9.7
Pioneer Bank of Evanston	Evanston	9.7	9.6	7.3
Equality Bank of Evansville	Evansville	12.9	24.3	34.7
First Interstate Bank of Gillette	Gillette	7.3	7.3	10.1
First Wyoming Bank - Gillette	Gillette	8.8	8.6	7.2
Stockmens Bank & Trust Company	Gillette	4.3	6.8	8.1

(Continued from previous page)

		DEC/86	DEC/85	DEC/84
Security Bank of Glenrock	Glenrock	(closed 6/6/86)	3.9	10.5
First Wyoming Bank - Green River	Green River	11.3	(became state bank 12/23/86)	
State Bank of Green River	Green River	12.8	12.3	12.5
Oregon Trail Bank	Guernsey	9.8	9.9	9.8
First Wyoming Bank - Hanna	Hanna	20.8	12.0	14.1
Bank of Jackson Hole	Jackson	10.5	10.4	10.1
First Wyoming Bank - Jackson Hole	Jackson	10.3	(became state bank 12/23/86)	
The Jackson State Bank	Jackson	7.6	8.3	7.6
First Wyoming Bank - Kemmerer	Kemmerer	14.3	(became state bank 12/23/86)	
Central Bank and Trust	Lander	9.1	9.0	8.3
First Wyoming Bank - Lander	Lander	8.4	(became state bank 12/23/86)	
Citizens Bank	Laramie	9.0	10.0	7.9
First Wyoming Bank - Laramie	Laramie	10.7	(became state bank 12/23/86)	
Lingle State Bank	Lingle	9.6	8.7	9.8
First Wyoming Bank - Lusk	Lusk	9.7	(became state bank 12/23/86)	
Lusk State Bank	Lusk	13.9	12.7	9.4
First State Bank of Lyman	Lyman	8.6	8.1	7.8
Medicine Bow State Bank	Medicine Bow	(closed 8/8/86)	5.0	6.8
First Wyoming Bank - Meeteetse	Meeteetse	7.5	(became state bank 12/23/86)	
Moorcroft State Bank	Moorcroft	9.9	9.8	8.3
Uinta County State Bank	Mt. View	91.6	52.2	46.2
First State Bank of Newcastle	Newcastle	12.6	12.3	11.7
Farmers State Bank	Pine Bluffs	20.8	23.5	21.3
Ranchester State Bank	Ranchester	7.8	8.9	8.0
Bank of Commerce	Rawlins	7.5	9.0	13.9
First Wyoming Bank - Rawlins	Rawlins	13.4	(became state bank 12/23/86)	
First Wyoming Bank - Riverton	Riverton	10.6	(became state bank 12/23/86)	

(Continued from previous page)

		DEC/86	DEC/85	DEC/84
Riverton State Bank	Riverton	9.0	7.7	6.8
First Security Bank of Rock Springs	Rock Springs	11.6	12.9	13.9
First Wyoming Bank - Rock Springs	Rock Springs	11.7 (became state bank 12/23/86)		
North Side State Bank	Rock Springs	15.3	14.8	15.3
First Wyoming Bank - Saratoga	Saratoga	9.4	8.3	(opened10/15/85)
First Interstate Bank of Sheridan	Sheridan	7.8	8.4	8.4
First Interstate Bank of Sugarland	Sheridan	7.0	7.9	7.2
First Wyoming Bank - Sheridan	Sheridan	5.3 (opened 7/21/86)		
First State Bank of Shoshoni	Shoshoni	5.1	6.8	8.2
Sundance State Bank	Sundance	12.7	12.6	12.1
First State Bank of Thermopolis	Thermopolis	8.1	7.8	8.1
First Wyoming Bank - Torrington	Torrington	7.4 (became state bank 12/23/86)		
Union State Bank	Upton	10.6	9.8	9.1
First State Bank of Wheatland	Wheatland	6.8	7.3	6.4
First Wyoming Bank - Wheatland	Wheatland	10.2	11.2	10.8
First Wyoming Bank - Worland	Worland	10.5	9.9	14.4
Stockgrowers State Bank	Worland	7.1	8.8	8.0
First Wyoming Bank - Wright	Wright	10.5	8.0	12.6
Percentage of Gross Capital * to Gross Deposits of combined Wyoming State Banks		9.8%	11.0%	11.8%

* Includes Subordinated Notes and Debentures

NET LOANS AS PERCENTAGE OF TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

		DEC/86	DEC/85	DEC/84
Star Valley State Bank	Afton	67.0%	67.4%	65.5%
Valley State Bank	Baggs	(closed 10/17/86)	56.5	65.2
Security State Bank of Basin	Basin	42.0	45.9	53.7
First Wyoming Bank - Big Piney	Big Piney	33.1 (became state bank 12/23/86)		
First Interstate Bank of Buffalo	Buffalo	53.9	57.4	57.6
Wyoming Bank & Trust Company	Buffalo	52.7	60.0	59.0
Farmers State Bank of Burns	Burns	27.2	34.1	34.6
American Bank of Casper	Casper	(closed 1/17/86)		76.3
Bank of Casper	Casper	60.0	57.2	58.1
First Wyoming Bank - Casper	Casper	51.8	52.7	53.4
The Equality State Bank	Cheyenne	53.9	48.7	49.8
First Wyoming Bank - Cheyenne	Cheyenne	56.9 (became state bank 12/23/86)		
First Wyoming Bank - East Cheyenne	Cheyenne	54.8 (became state bank 12/23/86)		
First Wyoming Bank - North Cheyenne	Cheyenne	58.7	68.2	65.8
Frontier Bank of Laramie County	Cheyenne	73.6	71.7	80.0
Western Bank of Cheyenne	Cheyenne	67.6	57.7	43.1
First Wyoming Bank - Cody	Cody	56.1	65.7	68.6
Western Bank of Cody	Cody	59.6	66.2	72.0
The Converse County Bank	Douglas	29.1	31.1	37.1
First Wyoming Bank - Douglas	Douglas	34.9	48.7	51.2
First Wyoming Bank Evanston	Evanston	45.5	55.2	55.4
Pioneer Bank of Evanston	Evanston	53.5	54.9	49.6
Equality Bank of Evansville	Evansville	67.6	77.3	86.0
First Interstate Bank of Gillette	Gillette	58.2	57.9	56.2
First Wyoming Bank - Gillette	Gillette	32.6	38.2	38.0
Stockmens Bank & Trust Company	Gillette	61.1	58.6	57.8

(Continued from previous page)

		DEC/86	DEC/85	DEC/84
Security Bank of Glenrock	Glenrock (closed 6/6/86)	52.2		49.6
First Wyoming Bank - Green River	Green River	33.7 (became state bank 12/23/86)		
State Bank of Green River	Green River	39.6	42.7	47.6
Oregon Trail Bank	Guernsey	34.6	35.8	35.4
First Wyoming Bank - Hanna	Hanna	36.9	27.3	40.0
Bank of Jackson Hole	Jackson	64.9	60.0	60.3
First Wyoming Bank - Jackson Hole	Jackson	61.0 (became state bank 12/23/86)		
The Jackson State Bank	Jackson	53.6	67.2	66.5
First Wyoming Bank - Kemmerer	Kemmerer	41.2(became state bank 12/23/86)		
Central Bank and Trust	Lander	72.2	72.7	52.8
First Wyoming Bank - Lander	Lander	39.3 (became state bank 12/23/86)		
Citizens Bank	Laramie	54.2	65.4	54.6
First Wyoming Bank - Laramie	Laramie	54.0 (became state bank 12/23/86)		
Lingle State Bank	Lingle	39.6	40.0	52.8
First Wyoming Bank - Lusk	Lusk	42.7 (became state bank 12/23/86)		
Lusk State Bank	Lusk	26.2	25.9	34.1
First State Bank of Lyman	Lyman	61.8	61.3	58.4
Medicine Bow State Bank	Medicine Bow(closed 8/8/86)	29.6		53.0
First Wyoming Bank - Meeteetse	Meeteetse	28.8 (became state bank 12/23/86)		
Moorcroft State Bank	Moorcroft	58.1	64.9	60.0
Uinta County State Bank	Mt. View	3.8	4.9	6.1
First State Bank of Newcastle	Newcastle	33.9	38.5	47.0
Farmers State Bank	Pine Bluffs	42.8	49.6	55.5
Ranchester State Bank	Ranchester	37.1	45.2	39.7
Bank of Commerce	Rawlins	39.3	40.2	50.1
First Wyoming Bank - Rawlins	Rawlins	54.5 (became state bank 12/23/86)		
First Wyoming Bank - Riverton	Riverton	35.9 (became state bank 12/23/86)		

(Continued from previous page)

		DEC/86	DEC/85	DEC/84
Riverton State Bank	Riverton	64.8	67.5	62.9
First Security Bank of Rock Springs	Rock Springs	46.5	53.4	55.2
First Wyoming Bank - Rock Springs	Rock Springs	58.9 (became state bank 12/23/86)		
North Side State Bank	Rock Springs	29.1	30.1	34.1
First Wyoming Bank - Saratoga	Saratoga	41.3	29.9	67.9
First Interstate Bank of Sheridan	Sheridan	66.2	71.1	70.0
First Interstate Bank of Sugarland	Sheridan	47.9	52.0	54.3
First Wyoming Bank - Sheridan	Sheridan	30.4 (opened 7/21/86)		
First State Bank of Shoshoni	Shoshoni	34.1	47.7	50.0
Sundance State Bank	Sundance	55.5	55.0	55.6
First State Bank of Thermopolis	Thermopolis	67.2	59.8	56.4
First Wyoming Bank - Torrington	Torrington	41.2 (became state bank 12/23/86)		
Union State Bank	Upton	66.1	59.4	62.9
First State Bank of Wheatland	Wheatland	69.4	76.5	67.3
First Wyoming Bank - Wheatland	Wheatland	51.5	60.5	65.3
First Wyoming Bank - Worland	Worland	49.0	50.9	75.8
Stockgrowers State Bank	Worland	53.6	56.2	52.2
First Wyoming Bank - Wright	Wright	21.4	17.9	27.4
AVERAGE WYOMING BANKS		49.6	51.7	54.8

CONDENSED STATEMENT SHOWING CHANGES IN CAPITAL ACCOUNTS OF STATE BANKS

From December 31, 1985 to December 31, 1986

	December 31, 1985 56 Banks		December 31, 1986 67 Banks		Increase (Decrease)
	Capital Accounts	Percentage of Total Assets	Capital Accounts	Percentage of Total Assets	Amount
Capital Notes & Debentures	$1,346,000	.08	$1,831,000	.08	485,000
Capital Stock:					
Preferred	-0-	-0-	-0-		-0-
Common	14,296,000	.90	16,527,000	.77	2,231,000
Surplus	70,804,000	4.48	104,107,000	4.84	33,303,000
Undivided Profits & Reserves for Contingencies	53,064,000	3.36	64,275,000	2.99	11,211,000
TOTAL EQUITY CAPITAL & DEBENTURES	$139,510,000	8.82%	$186,740,000	8.68	$47,230,000

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1926	60	$22,324,725.23	$15,242,109.47	68.2%
1927	57	26,477,454.76	17,307,078.34	65.5
1928	60	29,893,336.47	18,465,225.05	61.7
1929	62	28,286,852.34	19,415,529.18	68.8
1930	58	27,014,960.42	17,390,374.23	64.4
1931	53	19,785,920.79	14,117,421.01	71.3
1932	46	14,809,452.80	10,581,388.67	71.4
1933	37	12,208,283.99	8,065,651.49	56.0
1934	34	14,446,026.79	6,830,023.46	47.2
1935	33	16,221,619.45	7,179,138.57	44.2
1936	32	17,620,530.24	7,240,839.28	41.0
1937	32	17,227,388.92	8,241,849.62	47.8
1938	32	17,616,412.57	8,174,858.92	46.2
1939	32	19,583,260.27	8,666,469.62	44.2
1940	32	21,838,939.76	9,235,045.56	42.2
1941	32	24,097,511.42	10,301,876.94	42.7
1942	31	30,632,596.86	8,972,338.80	29.2
1943	30	38,555,455.82	8,425,958.18	21.8
1944	30	48,306,840.04	8,626,220.10	17.8
1945	29	62,241,303.49	9,852,695.46	15.8
1946	29	72,630,260.16	12,913,054.70	17.7
1947	29	77,990,999.41	17,993,990.58	23.0
1948	29	82,478,590.36	20,311,885.39	24.6
1949	29	81,069,433.94	23,857,944.19	29.4
1950	29	83,075,139.08	26,639,751.45	32.0
1951	28	92,161,358.30	26,175,667.00	28.4
1952	28	91,136,492.14	28,734,290.03	31.5
1953	28	92,547,674.42	29,799,210.54	32.2
1954	28	93,791,130.25	28,248,275.87	30.1
1955	28	92,101,136.71	31,594,088.62	34.3
1956	28	96,218,352.01	33,057,310.00	34.3
1957	28	106,681,167.33	36,268,251.65	34.0

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TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED (continued)

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1958	27	110,662,483.35	37,458,068.71	33.8%
1959	28	116,840,999.10	43,573,464.09	37.2
1960	29	121,700,962.76	49,001,071.55	40.3
1961	29	134,172,093.05	57,914,072.82	43.2
1962	29	144,155,149.19	64,771,252.57	44.9
1963	29	152,053,626.93	76,344,635.88	50.2
1964	30	160,085,865.99	82,912,887.31	51.8
1965	30	166,995,713.89	90,051,390.09	54.0
1966	29	173,280,065.72	91,056,789.89	52.5
1967	29	183,662,131.41	102,001,586.26	55.5
1968	30	204,995,521.00	109,168,919.00	53.2
1969	30	224,872,082.00	118,526,975.00	52.7
1970	29	243,665,894.00	130,571,466.00	53.5
1971	29	281,578,235.00	150,042,145.00	53.2
1972	29	333,550,900.00	178,342,013.00	53.4
1973	29	389,414,924.00	215,528,329.00	55.3
1974	30	427,818,084.00	250,209,420.00	58.5
1975	32	491,712,625.00	286,700,227.00	58.3
1976	32	576,181,000.00	* 340,552,000.00	59.2
1977	36	675,005,000.00	* 394,687,000.00	58.5
1978	42	761,330,000.00	* 482,492,000.00	63.4
1979	47	888,651,000.00	* 536,843,000.00	60.4
1980	55	1,010,435,000.00	* 581,160,000.00	57.5
1981	59	1,169,545,000.00	* 686,675,000.00	58.7
1982	61	1,294,184,000.00	* 768,641,000.00	59.4
1983	59	1,346,086,000.00	* 796,906,000.00	59.2
1984	58	1,455,135,000.00	* 819,178,000.00	56.3
1985	56	1,416,984,000.00	* 769,357,000.00	54.3
1986	67	1,913,976,000.00	* 950,022,000.00	49.6

* Net Loans

STAR VALLEY STATE BANK

(Afton, Lincoln County)

OFFICERS: Max C. Robinson, President; Kay L. Robinson, Sr. VP; Hal R. Robinson, VP & Cashier; Roger J. Coles, VP; James C. Lau, VP; Ione R. Wilkes, AVP; Lois H. West, AVP; Rod R. Jensen, LO; Ron Thomas, LO; Randy Sanderson, LO.

DIRECTORS: Max C.Robinson, Kay L. Robinson, Elmo H. Newswander, W. Tom Davis, Rowan Anderson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,932	2,684
INTEREST BEARING BALANCES	0	0
SECURITIES	11,364	11,373
FED FUNDS SOLD & REPO AGREEMENTS	7,200	5,700
GROSS LOANS & LEASES	31,710	30,125
LESS: RESERVE FOR LOAN LOSS	509	209
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	31,201	29,916
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	316	368
OTHER REAL ESTATE	464	200
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,320	1,559
TOTAL ASSETS	53,797	51,800
NON-INTEREST BEARING	4,625	5,678
INTEREST BEARING	41,968	38,735
TOTAL DEPOSITS	46,593	44,413
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	950	1,011
TOTAL LIABILITIES	47,543	45,424
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	38	38
SURPLUS	1,212	1,212
UNDIVIDED PROFITS & CAPITAL RESERVES	5,004	5,126
TOTAL EQUITY CAPITAL	6,254	6,376
TOTAL LIAB. & EQUITY CAPITAL	53,797	51,800

SECURITY STATE BANK OF BASIN

(Big Horn County)

OFFICERS: Douglas M. Crouse, President; Susan A. Antley, Asst. Cashier; Julie R. Kershner, AVP; Cindy Schlattmann, AVP; Ron Boyd, AVP; Robert Gish, Trust Officer.

DIRECTORS: Del M. Crouse, Chairman; Douglas M. Crouse, J. W. Core, Russell Peters, D. M. Russell, Wayne Keller.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,996	1,998
INTEREST BEARING BALANCES	2,488	1,789
SECURITIES	14,473	12,845
FED FUNDS SOLD & REPO AGREEMENTS	3,500	4,775
GROSS LOANS & LEASES	13,812	14,990
LESS: RESERVE FOR LOAN LOSS	332	186
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	13,480	14,804
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	229	242
OTHER REAL ESTATE	348	189
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	873	970
TOTAL ASSETS	37,387	37,612
NON-INTEREST BEARING	2,131	4,212
INTEREST BEARING	29,952	28,054
TOTAL DEPOSITS	32,083	32,266
FED FUNDS PUR. & REPO AGREEMENTS	1,667	1,425
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	218	218
TOTAL LIABILITIES	33,968	33,909
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	75	75
SURPLUS	2,425	2,425
UNDIVIDED PROFITS & CAPITAL RESERVES	919	1,203
TOTAL EQUITY CAPITAL	3,419	3,703
TOTAL LIAB. & EQUITY CAPITAL	37,387	37,612

FIRST WYOMING BANK - BIG PINEY

(Sublette)

OFFICERS: Donald R. Wassenberg, President; Corliss A. Carlson; Cashier; David L. Harshbarger, EVP; Katie King; Money Manager; Scott R. Estep, Loan Officer.

DIRECTORS: R. S. Bennett, Jr., Dan S. Budd, Tharon L. Greenwood, John A. Nigh, Donald R. Wassenberg, Ralph D. Williams.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,062	
INTEREST BEARING BALANCES	600	
SECURITIES	11,488	
FED FUNDS SOLD & REPO AGREEMENTS	4,625	
GROSS LOANS & LEASES	7,887	
LESS: RESERVE FOR LOAN LOSS	225	(became state
LESS: ALLOCATED TRANS. RISK RES.	0	bank 12/23/86)
NET LOANS & LEASES	7,662	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	322	
OTHER REAL ESTATE	95	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	411	
TOTAL ASSETS	26,265	
NON-INTEREST BEARING	4,052	
INTEREST BEARING	19,093	
TOTAL DEPOSITS	23,145	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	403	
TOTAL LIABILITIES	23,548	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	100	
SURPLUS	2,100	
UNDIVIDED PROFITS & CAPITAL RESERVES	517	
TOTAL EQUITY CAPITAL	2,717	
TOTAL LIAB. & EQUITY CAPITAL	26,265	

FIRST INTERSTATE BANK OF BUFFALO

(Johnson County)

OFFICERS: Frank Rotellini, President; Robert M. O'Dea, V.P. Cashier; Lynne M. Michelena, Loan Officer.

DIRECTORS: Homer A. Scott, Jr.; E. Leon Keith, John P. Iberlin, John Knebel, Robert L. Ferril, R. Ross Elliot, Jack Williams, Frank P. Rotellini, William Ruegamer, David Palmerlee.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURR.	1,053	178
INTEREST BEARING BALANCES	1,000	1,100
SECURITIES	3,588	3,000
FED FUNDS SOLD & REPO AGREEMENTS	1,200	1,700
GROSS LOANS & LEASES	7,442	7,460
LESS: RESERVE FOR LOAN LOSS	113	62
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	7,329	7,398
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	167	215
OTHER REAL ESTATE	87	87
INVESTMENT IN UNCONSOLIDATED SUB.	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	303	410
TOTAL ASSETS	14,727	14,088
NON-INTEREST BEARING	941	1,007
INTEREST BEARING	12,651	11,881
TOTAL DEPOSITS	13,592	12,888
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	137	191
TOTAL LIABILITIES	13,729	13,079
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	675	675
UNDIVIDED PROFITS & CAPITAL RES.	223	234
TOTAL EQUITY CAPITAL	998	1,009
TOTAL LIAB. & EQUITY CAPITAL	14,727	14,088

WYOMING BANK AND TRUST COMPANY

(Buffalo, Johnson County)

OFFICERS: Donald P. Kraen, President; Shirley J. Ainsworth, Cashier; Robert W. Alinder, VP; Robert L. Hancock, AC; John P. Gammon III, AC; Gayle L. Warne, AC.

DIRECTORS: Fred E. Hesse, J. Peter Camino, Robert L. Hancock, Dennis M. Kirven, Donald P. Kraen, Mary E. Lawrence.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,404	1,735
INTEREST BEARING BALANCES	200	1,800
SECURITIES	8,326	8,210
FED FUNDS SOLD & REPO AGREEMENTS	2,825	125
GROSS LOANS & LEASES	12,924	14,847
LESS: RESERVE FOR LOAN LOSS	141	79
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	12,783	14,768
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	569	588
OTHER REAL ESTATE	581	296
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	622	703
TOTAL ASSETS	27,310	28,225
NON-INTEREST BEARING	2,479	3,546
INTEREST BEARING	21,777	21,103
TOTAL DEPOSITS	24,256	24,649
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	89	71
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	246	273
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	374	472
TOTAL LIABILITIES	24,965	25,465
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,300	1,250
UNDIVIDED PROFITS & CAPITAL RESERVES	995	1,460
TOTAL EQUITY CAPITAL	2,345	2,760
TOTAL LIAB. & EQUITY CAPITAL	27,310	28,225

FARMERS STATE BANK OF BURNS

(Laramie County)

OFFICERS: Dennis Wallace, President; Charles T. Fornstrom, VP and Cashier

DIRECTORS: Dennis Wallace, Charles T. Fornstrom, S. Dianne Wallace, Henry Weber, Jerry Palen, Theodore B. Bastian.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	593	814
INTEREST BEARING BALANCES	1,696	1,300
SECURITIES	6,970	6,093
FED FUNDS SOLD & REPO AGREEMENTS	2,050	1,725
GROSS LOANS & LEASES	3,937	4,779
LESS: RESERVE FOR LOAN LOSS	60	60
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,877	4,719
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	255	279
OTHER REAL ESTATE	14	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	239	257
TOTAL ASSETS	15,694	15,187
NON-INTEREST BEARING	1,712	1,844
INTEREST BEARING	12,559	12,007
TOTAL DEPOSITS	14,271	13,851
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	129	167
TOTAL LIABILITIES	14,400	14,018
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	594	469
TOTAL EQUITY CAPITAL	1,294	1,169
TOTAL LIAB. & EQUITY CAPITAL	15,694	15,187

BANK OF CASPER

(Natrona County)

OFFICERS: Orval E. Little, VP; Judith Brennan, Cashier.

DIRECTORS: Patrick H. Meenan, D. Richard Sedar, Janice I. Cardine.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	781	840
INTEREST BEARING BALANCES	0	200
SECURITIES	1,440	1,816
FED FUNDS SOLD & REPO AGREEMENTS	440	960
GROSS LOANS & LEASES	4,230	5,020
LESS: RESERVE FOR LOAN LOSS	134	83
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	4,096	4,937
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	277	477
OTHER REAL ESTATE	325	241
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	145	149
TOTAL ASSETS	7,504	9,620
NON-INTEREST BEARING	1,178	1,432
INTEREST BEARING	5,646	7,202
TOTAL DEPOSITS	6,824	8,634
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	62	88
TOTAL LIABILITIES	6,886	8,722
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	388	388
UNDIVIDED PROFITS & CAPITAL RESERVES	(270)	10
TOTAL EQUITY CAPITAL	618	898
TOTAL LIAB. & EQUITY CAPITAL	7,504	9,620

FIRST WYOMING BANK - CASPER

(Natrona County)

OFFICERS: Steven D. Schafer, President; J. Willard Merrill, Cashier; Jerry C. Holland, AC & VP; David E. Bitner, Sr. VP; Richard A. Pavlicek, VP; Paula J. Wilson, VP; Larry E. Gosnell, VP; Edward M. Welty, Accounting & Internal Controls Officer; Kent R. Robson, VP.

DIRECTORS: James A. Barlow, Robert E. Bryans, James E. Cunningham, Richard K. Lisco, Ralph L. Owen. Steven D. Schafer, William T. Schwartz, Clyde W. Sissman, Jr., R. Fred Stratton, Thomas F. Stroock, Louis W. Taubert, Jr., Robert W. Pappenheim, H. Peter Nagel, Advisory Director; Earl T. Carrico, Director Emeritus; Harry D. Evans, Director Emeritus.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,385	3,368
INTEREST BEARING BALANCES	500	0
SECURITIES	11,803	13,893
FED FUNDS SOLD & REPO AGREEMENTS	7,100	7,160
GROSS LOANS & LEASES	22,477	25,007
LESS: RESERVE FOR LOAN LOSS	675	553
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	21,802	24,454
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,614	2,073
OTHER REAL ESTATE	1,514	816
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	755	805
TOTAL ASSETS	47,473	52,569
NON-INTEREST BEARING	7,935	8,779
INTEREST BEARING	34,175	37,661
TOTAL DEPOSITS	42,110	46,440
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	204	891
TOTAL LIABILITIES	42,314	47,331
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	113	113
SURPLUS	3,432	3,432
UNDIVIDED PROFITS & CAPITAL RESERVES	1,614	1,693
TOTAL EQUITY CAPITAL	5,159	5,238
TOTAL LIAB. & EQUITY CAPITAL	47,473	52,569

THE EQUALITY STATE BANK

(Cheyenne, Laramie County)

OFFICERS: Mike J. Coughlin, President; Richard L. Fleck, Sr. VP & Cashier; Bill McElroy, VP; Cynthia Cotton, AC & DPO; Marlys Wilson, AVP; Dianne Kellogg, AC; Greg Wirfel, LO.

DIRECTORS: Thomas J. Carroll, Chairman; Mike J. Coughlin, M. V. Federer, Juan DeHerrera, William Bagley, Abe Rosenberg, Carrol Orrison, Carl Halladay, Jr; Morris Kemper, Carl J. Occhipinti, Ivan Heimsoth, William Pickering.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	4,004	3,919
INTEREST BEARING BALANCES	400	400
SECURITIES	8,166	6,490
FED FUNDS SOLD & REPO AGREEMENTS	6,000	7,800
GROSS LOANS & LEASES	18,934	15,809
LESS: RESERVE FOR LOAN LOSS	130	140
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	18,804	15,669
ASSETS HELD IN TRADING ACCOUNTS	0	3
PREMISES & FIXED ASSETS	532	596
OTHER REAL ESTATE	133	87
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	512	466
TOTAL ASSETS	38,551	35,430
NON-INTEREST BEARING	7,577	6,530
INTEREST BEARING	27,304	25,662
TOTAL DEPOSITS	34,881	32,192
FED FUNDS PUR. & REPO AGREEMENTS	605	380
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	213	234
TOTAL LIABILITIES	35,699	32,806
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	750	500
UNDIVIDED PROFITS & CAPITAL RESERVES	1,602	1,624
TOTAL EQUITY CAPITAL	2,852	2,624
TOTAL LIAB. & EQUITY CAPITAL	38,551	35,430

FIRST WYOMING BANK - CHEYENNE

(Laramie County)

OFFICERS: Randall L. Dancliff, President; J. Willard Merrill, Cashier; Daniel B. Clawson, Sr. VP; James M. Moses, Sr. VP; Kathryn D. Cameron, AVP; Paul Koehler, VP, Roger Clary, VP; Kathryn L. Bixby, VP; Dan G. Simkins, Sr. VP; Atha Hall, VP; Edward Cleary, VP; R. Scott Murdock, Sr. VP; Michael E. Bohl, VP.

DIRECTORS: Ralph L. Owen, Chairman; A. G. Andrikopolis, P. S. Cook, II, Randall L. Dancliff, W. J. Dinneen, Jr., Harold W. Holmes, David R. Johnson, Thomas E. Kilty, E. F. Murray, Jr., William G. Rector, Rodger V. Schroeder, Thomas F. Scranton, Jack B. Speight, Blair J. Trautwein, Henry Y. Tsumagari, G. John Veta, Harold Walters.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	17,820	
INTEREST BEARING BALANCES	0	(became state
SECURITIES	12,775	bank 12/23/86)
FED FUNDS SOLD & REPO AGREEMENTS	1,585	
GROSS LOANS & LEASES	35,654	
LESS: RESERVE FOR LOAN LOSS	887	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	34,767	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	3,491	
OTHER REAL ESTATE	1,064	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	1,558	
TOTAL ASSETS	73,060	
NON-INTEREST BEARING	24,111	
INTEREST BEARING	37,016	
TOTAL DEPOSITS	61,127	
FED FUNDS PUR. & REPO AGREEMENTS	442	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	2,028	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	1,468	
TOTAL LIABILITIES	65,065	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	220	
SURPLUS	5,300	
UNDIVIDED PROFITS & CAPITAL RESERVES	2,475	
TOTAL EQUITY CAPITAL	7,995	
TOTAL LIAB. & EQUITY CAPITAL	73,060	

FIRST WYOMING BANK - EAST CHEYENNE

(Laramie County)

OFFICERS: Ralph L. Owen, President; J. Willard Merrill, Cashier; Walt Akin, VP; Dennis Grenier, AVP; Chris McRady, AC.

DIRECTORS: Ralph L. Owen, A. G. Andrikopoulos, Edward F. Murray, Jr., Roger Schroeder, Blair Trautwein, G. John Veta, Tom Kilty, Harold Walters, Dave Johnson, P. S. Cook, II; William J. Dinneen, Jr., Henry Y. Tsumagari, Randall Dancliff, Jack Speight, Harold Holmes, William Rector, Tom Scranton.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,735	
INTEREST BEARING BALANCES	100	
SECURITIES	9,800	
FED FUNDS SOLD & REPO AGREEMENTS	2,755	(became state
GROSS LOANS & LEASES	15,784	bank 12/23/86)
LESS: RESERVE FOR LOAN LOSS	665	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	15,119	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	970	
OTHER REAL ESTATE	495	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	679	
TOTAL ASSETS	31,653	
NON-INTEREST BEARING	6,379	
INTEREST BEARING	21,232	
TOTAL DEPOSITS	27,611	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	909	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	221	
TOTAL LIABILITIES	28,741	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	115	
SURPLUS	2,260	
UNDIVIDED PROFITS & CAPITAL RESERVES	537	
TOTAL EQUITY CAPITAL	2,912	
TOTAL LIAB. & EQUITY CAPITAL	31,653	

FIRST WYOMING BANK - NORTH CHEYENNE

(Laramie County)

OFFICERS: Thomas F. Scranton, President; J. Willard Merrill, Cashier; Steve Plambeck, VP; Pam Jerke, AC.

DIRECTORS: Ralph L. Owen, A. G. Andrikopoulos, Edward F. Murray, Jr., Roger Schroeder, Blair Trautwein, G. John Veta, Tom Kilty, Harold Walters, Dave Johnson, P. S. Cook, II, William J. Dinneen, Jr., Henry Y. Tsumagari, Randall Dancliff, Jack Speight, Harold Holmes, William Rector, Tom Scranton, Robert S. McCracken.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	3,029	2,133
INTEREST BEARING BALANCES	0	0
SECURITIES	5,207	5,757
FED FUNDS SOLD & REPO AGREEMENTS	405	1,425
GROSS LOANS & LEASES	12,032	16,657
LESS: RESERVE FOR LOAN LOSS	317	221
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	11,715	16,436
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	317	359
OTHER REAL ESTATE	4	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	937	511
TOTAL ASSETS	21,614	26,621
NON-INTEREST BEARING	4,456	5,442
INTEREST BEARING	15,496	18,667
TOTAL DEPOSITS	19,952	24,109
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	249	467
TOTAL LIABILITIES	20,201	24,576
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	125	125
SURPLUS	1,275	1,275
UNDIVIDED PROFITS & CAPITAL RESERVES	13	645
TOTAL EQUITY CAPITAL	1,413	2,045
TOTAL LIAB. & EQUITY CAPITAL	21,614	26,621

FRONTIER BANK OF LARAMIE COUNTY

(Cheyenne, Laramie County)

OFFICERS: James L. Hunnicutt, President; R. D. Stroh, Cashier; Ann Berkefeldt, Operations Officer.

DIRECTORS: Nick J. Anest, L. Dean Fosher, Robert E. Cater, Lee Garlach, Richard H. Hughes, David K. H. Dung, Robert R. Kanard, Julie Kjack, Robert W. Seniff, Richard Nobel, Saul M. Weingarten, Mark E. Shubert Charels Graves.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	315	344
INTEREST BEARING BALANCES	300	400
SECURITIES	30	30
FED FUNDS SOLD & REPO AGREEMENTS	1,770	1,350
GROSS LOANS & LEASES	4,396	3,118
LESS: RESERVE FOR LOAN LOSS	55	39
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	4,341	3,079
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	226	141
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	53	44
TOTAL ASSETS	7,035	5,388
NON-INTEREST BEARING	1,034	1,733
INTEREST BEARING	4,861	2,564
TOTAL DEPOSITS	5,895	4,297
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	7
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	39	22
TOTAL LIABILITIES	5,934	4,326
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	101	62
TOTAL EQUITY CAPITAL	1,101	1,062
TOTAL LIAB. & EQUITY CAPITAL	7,035	5,388

WESTERN BANK OF CHEYENNE

(Laramie County)

OFFICERS: Eugene T. Hayes, President; Terri Baker, Cashier; James Martin, AVP; Marci Rulon, Admin. Asst.

DIRECTORS: Francis Ferguson, Chairman; William C. Allen, J. Michael Doherty, John Galeotos, Eugene T. Hayes, Richard D. Orrison, Lloyd W. Peterson, Duane VonKrosigk.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	880	472
INTEREST BEARING BALANCES	700	0
SECURITIES	1,202	2,301
FED FUNDS SOLD & REPO AGREEMENTS	300	350
GROSS LOANS & LEASES	5,488	3,519
LESS: RESERVE FOR LOAN LOSS	47	9
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	5,441	3,510
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	432	320
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	154	136
TOTAL ASSETS	9,109	7,089
NON-INTEREST BEARING	1,904	1,967
INTEREST BEARING	6,143	4,119
TOTAL DEPOSITS	8,047	6,086
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	60	44
TOTAL LIABILITIES	8,107	6,130
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	202	159
TOTAL EQUITY CAPITAL	1,002	959
TOTAL LIAB. & EQUITY CAPITAL	9,109	7,089

FIRST WYOMING BANK - CODY

(Park County)

OFFICERS: M. D. Ellis, President; Shirley Anderson, VP & Cashier; Kurt V. Hopkin, VP; Maxine Hill, VP; Catherine Hardisty, AVP; Richard M. Roller, LO; Dale M. Smith, VP; Tracy A. McClurg; Jon Pietsch, LO.

DIRECTORS: John S. Bereman, Robert W. Frisby, Ernest J. Goppert, Jr., John A. Nigh, Jarrad J. Reed, Marinell Boydston, M. D. Ellis, David S. Randol, Jack Turnell, Robert D. Sell, Ralph Larsen, Gary Rice, Martha Smith, Lee R. Denny.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	4,099	3,761
INTEREST BEARING BALANCES	200	0
SECURITIES	15,798	18,742
FED FUNDS SOLD & REPO AGREEMENTS	950	970
GROSS LOANS & LEASES	26,879	39,361
LESS: RESERVE FOR LOAN LOSS	957	541
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	25,922	38,820
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	2,282	2,471
OTHER REAL ESTATE	893	660
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,530	1,309
TOTAL ASSETS	51,674	66,733
NON-INTEREST BEARING	7,972	9,328
INTEREST BEARING	38,223	49,780
TOTAL DEPOSITS	46,195	59,108
FED FUNDS PUR. & REPO AGREEMENTS	375	1,425
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	197	480
TOTAL LIABILITIES	46,767	61,013
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	110	110
SURPLUS	2,890	2,890
UNDIVIDED PROFITS & CAPITAL RESERVES	1,907	2,720
TOTAL EQUITY CAPITAL	4,907	5,720
TOTAL LIAB. & EQUITY CAPITAL	51,674	66,733

WESTERN BANK OF CODY

(Park County)

OFFICERS: Douglas H. Weedin, President; Helen M. Blare, Cashier; Brian C. Anderson, LO.

DIRECTORS: Roy G. Dinsdale; Dennis W. White, David O. Smiley, Douglas H. Weedin, William C. Garlow.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	934	761
INTEREST BEARING BALANCES	396	0
SECURITIES	1,792	1,756
FED FUNDS SOLD & REPO AGREEMENTS	750	600
GROSS LOANS & LEASES	5,380	5,580
LESS: RESERVE FOR LOAN LOSS	88	88
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	5,292	5,492
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	222	229
OTHER REAL ESTATE	60	60
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	188	191
TOTAL ASSETS	9,634	9,089
NON-INTEREST BEARING	1,651	1,562
INTEREST BEARING	7,228	6,736
TOTAL DEPOSITS	8,879	8,298
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	55
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	28	47
TOTAL LIABILITIES	8,907	8,400
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RESERVES	127	89
TOTAL EQUITY CAPITAL	727	689
TOTAL LIAB. & EQUITY CAPITAL	9,634	9,089

THE CONVERSE COUNTY BANK

(Douglas, Converse County)

OFFICERS: M. Hale Kreycik, President; Lloyd Saunders, Sr. VP; R. D. Saunders, Sr. VP; Donnie Tarrell, VP & Cashier; Keith Cowden, VP & TO; Cecil Coe, Sr. VP.

DIRECTORS: Larry G. Bean, Wade Brorby, Cecil J. Coe, John C. Dilts, William A. Hinrichs, M. Hale Kreycik, Dennis K. Rogers, Lloyd Saunders, Raymond D. Saunders, James Willox, Thomas B. Saunders, Sally Seebaum, Earl D. Scott, Fred F. Schroeder.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	3,728	2,370
INTEREST BEARING BALANCES	0	0
SECURITIES	40,624	44,696
FED FUNDS SOLD & REPO AGREEMENTS	2,000	2,000
GROSS LOANS & LEASES	18,509	21,366
LESS: RESERVE FOR LOAN LOSS	450	419
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	18,059	20,947
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	587	647
OTHER REAL ESTATE	223	21
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	2,228	1,890
TOTAL ASSETS	67,449	72,571
NON-INTEREST BEARING	6,912	6,946
INTEREST BEARING	55,179	60,337
TOTAL DEPOSITS	62,091	67,283
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	723	538
TOTAL LIABILITIES	62,814	67,821
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	2,900	2,900
UNDIVIDED PROFITS & CAPITAL RESERVES	1,635	1,750
TOTAL EQUITY CAPITAL	4,635	4,750
TOTAL LIAB. & EQUITY CAPITAL	67,449	72,571

FIRST WYOMING BANK - DOUGLAS

(Converse County)

OFFICERS: Robert P. Bryans, President; Michael W. Frisbey, Cashier; Marty Knaub, L.O.; Pam Nesius, LO; Bonnie Pryczynski, Operations Officer.

DIRECTORS: Glen E. Russell, Chairman; Donald J. Smylie, William J. Smith, Robert P. Bryans, Charles L. Bruch, John Nigh.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,199	761
INTEREST BEARING BALANCES	599	200
SECURITIES	11,675	4,540
FED FUNDS SOLD & REPO AGREEMENTS	2,930	3,220
GROSS LOANS & LEASES	8,560	7,767
LESS: RESERVE FOR LOAN LOSS	337	132
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	8,223	7,635
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	263	281
OTHER REAL ESTATE	161	45
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	90	0
OTHER ASSETS	406	217
TOTAL ASSETS	25,546	16,899
NON-INTEREST BEARING	2,868	1,987
INTEREST BEARING	20,670	13,683
TOTAL DEPOSITS	23,538	15,670
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	271	107
TOTAL LIABILITIES	23,809	15,777
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	1,100	600
UNDIVIDED PROFITS & CAPITAL RESERVES	437	322
TOTAL EQUITY CAPITAL	1,737	1,122
TOTAL LIAB. & EQUITY CAPITAL	25,546	16,899

FIRST WYOMING BANK - EVANSTON

(Uinta County)

OFFICERS: Alan W. Graban, President; Elaine F. Sells, Assistant Cashier; Leonard K. Defa, Sr. VP; Ona Lee Kelly, VP; Lori Alexander, VP; Danny Doucet, AVP; Stuart G. Harrington, AVP; Mary Lou Bruce, Services Rep.; Mary Ann VanSyoc, Services Rep.,

DIRECTORS: Dianne Mills, La Mar Day, Burton South, David D. Madia, Fred Kallas, Alan W. Graban, John Nigh.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	3,331	1,831
INTEREST BEARING BALANCES	400	0
SECURITIES	25,681	21,452
FED FUNDS SOLD & REPO AGREEMENTS	3,360	1,845
GROSS LOANS & LEASES	22,592	26,077
LESS: RESERVE FOR LOAN LOSS	464	328
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	22,128	25,749
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	442	639
OTHER REAL ESTATE	1,141	272
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,328	897
TOTAL ASSETS	57,811	52,685
NON-INTEREST BEARING	6,237	7,369
INTEREST BEARING	42,353	39,303
TOTAL DEPOSITS	48,590	46,672
FED FUNDS PUR. & REPO AGREEMENTS	709	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	2,140	37
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	300	300
OTHER LIABILITIES	906	613
TOTAL LIABILITIES	52,645	47,622
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	1,500	1,500
SURPLUS	2,750	2,750
UNDIVIDED PROFITS & CAPITAL RESERVES	916	813
TOTAL EQUITY CAPITAL	5,166	5,063
TOTAL LIAB. & EQUITY CAPITAL	57,811	52,685

PIONEER BANK OF EVANSTON

(Uinta County)

OFFICERS: Harry A. Palmer, President; James Sauerbreit, VP & Cashier; Kay Woody, AC; Jeanette Wagstaff, Operations Officer.

DIRECTORS: Mike J. Coughlin, Miles J. Alexander, William D. Bagley, John Fanos, M. V. Federer, Francis Ferguson, Harry A. Palmer, William G. Pickering, John R. Stevens, Edwin Wheeler, Thomas Carroll, John A. Proffit, Abe Rosenberg.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,595	1,546
INTEREST BEARING BALANCES	0	150
SECURITIES	6,076	5,564
FED FUNDS SOLD & REPO AGREEMENTS	900	450
GROSS LOANS & LEASES	9,385	9,291
LESS: RESERVE FOR LOAN LOSS	144	104
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	9,241	9,187
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	477	539
OTHER REAL ESTATE	583	589
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	261	492
TOTAL ASSETS	19,133	18,517
NON-INTEREST BEARING	3,086	2,997
INTEREST BEARING	14,185	13,749
TOTAL DEPOSITS	17,271	16,746
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	183	168
TOTAL LIABILITIES	17,454	16,914
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RESERVES	879	803
TOTAL EQUITY CAPITAL	1,679	1,603
TOTAL LIAB. & EQUITY CAPITAL	19,133	18,517

EQUALITY BANK OF EVANSVILLE

(Natrona County)

OFFICERS: Jay F. Bordewick, President; Darrell G. Satterfield, VP & Cashier.

DIRECTORS: Mike J. Coughlin, Jay F. Bordewick, Francis Ferguson, William Bagley, M. V. Federer, Ken McIntosh, Sam Wormus, William G. Pickering, Gordon Saathoff, Al Urbigkit, Carrol Orrison.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	853	629
INTEREST BEARING BALANCES	0	0
SECURITIES	1,100	1,001
FED FUNDS SOLD & REPO AGREEMENTS	305	80
GROSS LOANS & LEASES	4,036	3,423
LESS: RESERVE FOR LOAN LOSS	44	35
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,992	3,388
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	303	171
OTHER REAL ESTATE	105	25
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	67	198
TOTAL ASSETS	6,725	5,492
NON-INTEREST BEARING	1,062	859
INTEREST BEARING	4,840	3,527
TOTAL DEPOSITS	5,902	4,386
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	62	39
TOTAL LIABILITIES	5,964	4,425
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	265	265
SURPLUS	485	485
UNDIVIDED PROFITS & CAPITAL RESERVES	11	317
TOTAL EQUITY CAPITAL	761	1,067
TOTAL LIAB. & EQUITY CAPITAL	6,725	5,492

FIRST INTERSTATE BANK OF GILLETTE

(Campbell County)

OFFICERS: Ronald L. Ostermiller, President; Robert Kent Levi, VP; Thomas J. Brantz, AVP; Connie L. Pabst, Cashier.

DIRECTORS: Homer Scott, Jr.; Robert Ferril, W. B. Fitch, Joe W. King, Robert Noecker, Ronald L. Ostermiller, A.W. Paulsen, William Ruegamer, Larry Suchor, Milton C.Willis.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	976	545
INTEREST BEARING BALANCES	300	300
SECURITIES	4,816	3,949
FED FUNDS SOLD & REPO AGREEMENTS	1,900	1,850
GROSS LOANS & LEASES	10,534	8,811
LESS: RESERVE FOR LOAN LOSS	131	82
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	10,403	8,729
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	142	134
OTHER REAL ESTATE	495	493
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	331	435
TOTAL ASSETS	19,363	16,435
NON-INTEREST BEARING	2,692	2,942
INTEREST BEARING	15,186	12,129
TOTAL DEPOSITS	17,878	15,071
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	114
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	178	147
TOTAL LIABILITIES	18,056	15,332
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	307	103
TOTAL EQUITY CAPITAL	1,307	1,103
TOTAL LIAB. & EQUITY CAPITAL	19,363	16,435

FIRST WYOMING BANK - GILLETTE

(Campbell County)

OFFICERS: Amir Sancher, President; J. Willard Merrill, Cashier; Lynn Zimmer, AC; Randy Lang, LO.

DIRECTORS: Michael Enzi, Judith L. Semple, Lee Worman, Charles L. Bruch, John Nicholson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,011	897
INTEREST BEARING BALANCES	200	100
SECURITIES	6,843	4,943
FED FUNDS SOLD & REPO AGREEMENTS	620	1,810
GROSS LOANS & LEASES	4,057	4,610
LESS: RESERVE FOR LOAN LOSS	85	95
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,972	4,515
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	479	520
OTHER REAL ESTATE	105	114
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	169	161
TOTAL ASSETS	13,399	13,060
NON-INTEREST BEARING	1,753	1,640
INTEREST BEARING	10,435	10,188
TOTAL DEPOSITS	12,188	11,828
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	143	210
TOTAL LIABILITIES	12,331	12,038
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	268	222
TOTAL EQUITY CAPITAL	1,068	1,022
TOTAL LIAB. & EQUITY CAPITAL	13,399	13,060

STOCKMENS BANK AND TRUST COMPANY

(Gillette, Campbell County)

OFFICERS: Ronald J. Pasco, President; Jessie E. Braley, VP & Cashier; Mitchel Maycock, Sr. VP;

DIRECTORS: Ronald J. Pasco, Mitchel M. Maycock, Doyle "Bud" Hayden, John O. Christensen, E. Gilbertz, Richard Maury.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	6,788	10,955
INTEREST BEARING BALANCES	0	0
SECURITIES	44,404	49,867
FED FUNDS SOLD & REPO AGREEMENTS	0	4,855
GROSS LOANS & LEASES	86,313	94,307
LESS: RESERVE FOR LOAN LOSS	2,205	1,743
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	84,108	92,564
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,983	683
OTHER REAL ESTATE	9,558	8,857
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	2,488	2,667
TOTAL ASSETS	149,329	170,448
NON-INTEREST BEARING	20,945	21,499
INTEREST BEARING	116,776	136,605
TOTAL DEPOSITS	137,721	158,104
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	4,700	0
MORTGAGE INDEBTEDNESS	61	72
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	21	531
OTHER LIABILITIES	883	1,550
TOTAL LIABILITIES	143,386	160,257
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	5,400	9,500
UNDIVIDED PROFITS & CAPITAL RESERVES	43	191
TOTAL EQUITY CAPITAL	5,943	10,191
TOTAL LIAB. & EQUITY CAPITAL	149,329	170,448

FIRST WYOMING BANK - GREEN RIVER

(Sweetwater County)

OFFICERS: C. Michael Long, President; J. Willard Merrill, Cashier; Jenny Grubb, AC; Richard Flood, VP; Nancy Rowedder, VP; Regina Clark AVP.

DIRECTORS: C. Michael Long, Gerald Smith, Glenn Hill, John Martin, John Nigh, Alan Graban, Louise Ryckman, Wayne Johnson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	856	
INTEREST BEARING BALANCES	390	(became state
SECURITIES	11,851	bank 12/23/86)
FED FUNDS SOLD & REPO AGREEMENTS	3,685	
GROSS LOANS & LEASES	8,027	
LESS: RESERVE FOR LOAN LOSS	61	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	7,966	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	0	
OTHER REAL ESTATE	1,374	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	501	
OTHER ASSETS	373	
TOTAL ASSETS	26,996	
NON-INTEREST BEARING	3,696	
INTEREST BEARING	19,936	
TOTAL DEPOSITS	23,632	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	519	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	165	
TOTAL LIABILITIES	24,316	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	500	
SURPLUS	1,500	
UNDIVIDED PROFITS & CAPITAL RESERVES	680	
TOTAL EQUITY CAPITAL	2,680	
TOTAL LIAB. & EQUITY CAPITAL	26,996	

STATE BANK OF GREEN RIVER

(Sweetwater County)

OFFICERS: T. L. Stewart, President; Howard J. Baker, EVP & Cashier; Thomas C. Rogers, VP; Birdie Register, AVP; Helen Stahla, AVP; Miriam Gearino, AC & Manager; Kerry Shaw, AC.

DIRECTORS: William T. Rogers, Chairman; T. L. Stewart, Howard J. Baker, Thomas C. Rogers, Carol G. Morck, Care Allen Morck, Grace Gasson, Elmer McKay, Donald Brown.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	4,535	1,916
INTEREST BEARING BALANCES	0	0
SECURITIES	14,785	17,398
FED FUNDS SOLD & REPO AGREEMENTS	1,225	0
GROSS LOANS & LEASES	11,870	12,350
LESS: RESERVE FOR LOAN LOSS	201	134
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	11,669	12,216
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	663	477
OTHER REAL ESTATE	121	20
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	422	701
TOTAL ASSETS	33,420	32,728
NON-INTEREST BEARING	6,825	5,290
INTEREST BEARING	22,652	23,327
TOTAL DEPOSITS	29,477	28,617
FED FUNDS PUR. & REPO AGREEMENTS	0	350
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	163	236
TOTAL LIABILITIES	29,640	29,203
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	121	121
SURPLUS	1,129	1,129
UNDIVIDED PROFITS & CAPITAL RESERVES	2,530	2,275
TOTAL EQUITY CAPITAL	3,780	3,525
TOTAL LIAB. & EQUITY CAPITAL	33,420	32,728

OREGON TRAIL BANK

(Guernsey, Platte County)

OFFICERS: Chester Frederick, President; William M. Starrs, EVP; Sharon Newton, Cashier.

DIRECTORS: Glen Gorman, Chairman; Chester Frederick, Dante Testolin, Tony Testolin, Margaret Haas.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	481	415
INTEREST BEARING BALANCES	1,900	1,900
SECURITIES	2,573	2,680
FED FUNDS SOLD & REPO AGREEMENTS	1,900	1,275
GROSS LOANS & LEASES	3,311	3,253
LESS: RESERVE FOR LOAN LOSS	23	21
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,288	3,232
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	63	105
OTHER REAL ESTATE	119	188
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	145	166
TOTAL ASSETS	10,469	9,961
NON-INTEREST BEARING	1,351	1,704
INTEREST BEARING	8,149	7,325
TOTAL DEPOSITS	9,500	9,029
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	43	38
TOTAL LIABILITIES	9,543	9,067
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	625	625
UNDIVIDED PROFITS & CAPITAL RESERVES	251	219
TOTAL EQUITY CAPITAL	926	894
TOTAL LIAB. & EQUITY CAPITAL	10,469	9,961

FIRST WYOMING BANK - HANNA

(Carbon County)

OFFICERS: James R. Eddington, President; J. Willard Merrill, Cashier; Janice Bergquist, Ass't Cashier; Gary Crum, AVP; Carol Pascoe, Service Rep.

DIRECTORS: Robert Shepherd, G. David Shadrick, John T. Cobb, James R. Eddington, Al Merendino, Edna M. Quealy, Donald N. Stratton, David R. Johnson, Joel Strid.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	426	572
INTEREST BEARING BALANCES	0	0
SECURITIES	1,114	2,496
FED FUNDS SOLD & REPO AGREEMENTS	5	425
GROSS LOANS & LEASES	839	1,264
LESS: RESERVE FOR LOAN LOSS	12	25
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	827	1,239
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	171	196
OTHER REAL ESTATE	27	54
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	168	199
TOTAL ASSETS	2,738	5,181
NON-INTEREST BEARING	286	857
INTEREST BEARING	1,956	3,688
TOTAL DEPOSITS	2,242	4,545
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	30	90
TOTAL LIABILITIES	2,272	4,635
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	150	150
SURPLUS	300	300
UNDIVIDED PROFITS & CAPITAL RESERVES	16	96
TOTAL EQUITY CAPITAL	466	546
TOTAL LIAB. & EQUITY CAPITAL	2,738	5,181

BANK OF JACKSON HOLE

(Teton County)

OFFICERS: Melvin D. Hutchings, President; Elaine K. Blauer, VP & Cashier; Michael R. Considine, AVP.

DIRECTORS: Robert F. Biolchini, Melvin D. Hutchings, Darrel C. Hoffman, John F. Turner, Peter L. Cook.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,076	803
INTEREST BEARING BALANCES	605	1,398
SECURITIES	1,816	1,300
FED FUNDS SOLD & REPO AGREEMENTS	490	230
GROSS LOANS & LEASES	6,588	4,993
LESS: RESERVE FOR LOAN LOSS	62	48
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	6,526	4,945
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	388	359
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	2	- 6
OTHER ASSETS	250	137
TOTAL ASSETS	11,153	9,178
NON-INTEREST BEARING	1,346	682
INTEREST BEARING	8,705	7,567
TOTAL DEPOSITS	10,051	8,249
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	52	72
TOTAL LIABILITIES	10,103	8,321
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	410	405
SURPLUS	475	458
UNDIVIDED PROFITS & CAPITAL RESERVES	165	(6)
TOTAL EQUITY CAPITAL	1,050	857
TOTAL LIAB. & EQUITY CAPITAL	11,153	9,178

FIRST WYOMING BANK - JACKSON HOLE

(Teton County)

OFFICERS: Jerry W. Rankin, President; J. Willard Merrill, Cashier; Sheila M. Lipe, AC; Craig J. Miller, VP; Bruce E. Wolsey, CLO; Kevin Kay, CLO; Lenny Roehrkasse, AVP; Cathie E. Burkland, LO; Scott M. Smith, ILO; Debi Hardeman, AC.

DIRECTORS: Ralph D. Williams, John A. Nigh, Jerry W. Rankin, G. Bland Hoke, Jr., Robert L. Shervin, Ralph L. Gill.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	3,796	
INTEREST BEARING BALANCES	100	(became state
SECURITIES	8,893	bank 12/23/86)
FED FUNDS SOLD & REPO AGREEMENTS	1,345	
GROSS LOANS & LEASES	21,093	
LESS: RESERVE FOR LOAN LOSS	253	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	20,835	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	1,657	
OTHER REAL ESTATE	576	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	870	
TOTAL ASSETS	38,072	
NON-INTEREST BEARING	7,371	
INTEREST BEARING	26,814	
TOTAL DEPOSITS	34,185	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	300	
OTHER LIABILITIES	376	
TOTAL LIABILITIES	34,861	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	100	
SURPLUS	2,400	
UNDIVIDED PROFITS & CAPITAL RESERVES	711	
TOTAL EQUITY CAPITAL	3,211	
TOTAL LIAB. & EQUITY CAPITAL	38,072	

THE JACKSON STATE BANK

(Teton County)

OFFICERS: W. Richard Scarlett, President & CEO; Thomas F. Eacott, EVP; Jeffrey R. Fuechsel, Sr. VP; Richard W. Martin, 1st VP; David R. Landis, VP & Cashier; Robert A. Bovee, Jr., VP; Laurene W. Sinn, VP.

DIRECTORS: Lynn F. Clark, Thomas F. Eacott, Robert J. Jaycox, David K. Larson, Grant C. Larson, Earl Sams Lightner, Mary H. Mead, W. Richard Scarlett, Paul von Gontard, Clarene Law.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	5,975	5,434
INTEREST BEARING BALANCES	0	500
SECURITIES	30,953	15,054
FED FUNDS SOLD & REPO AGREEMENTS	8,600	8,600
GROSS LOANS & LEASES	48,116	51,711
LESS: RESERVE FOR LOAN LOSS	603	621
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	47,513	51,090
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,026	1,066
OTHER REAL ESTATE	1,142	625
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,324	1,289
TOTAL ASSETS	96,533	83,658
NON-INTEREST BEARING	13,383	8,695
INTEREST BEARING	75,218	67,348
TOTAL DEPOSITS	88,601	76,043
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	428	376
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	197
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	210	315
OTHER LIABILITIES	745	759
TOTAL LIABILITIES	89,984	77,690
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	412	412
SURPLUS	3,688	5,106
UNDIVIDED PROFITS & CAPITAL RESERVES	2,449	450
TOTAL EQUITY CAPITAL	6,549	5,968
TOTAL LIAB. & EQUITY CAPITAL	96,533	83,658

FIRST WYOMING BANK - KEMMERER

(Lincoln County)

OFFICERS: Thomas H. Chinnock, President; Paula Ferentchak, AC; T. Mark Mickelson, VP; John R. Pizzato, VP; Mae Jean Julian, VP; William James, VP; Steve Cook, AVP.

DIRECTORS: Alan W. Graban, Chairman; Thomas H. Chinnock, Ted C. Frome, Albert E. Feuz, John A. Nigh, G. Dale Crank, Orin G. Geesey.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,401	
INTEREST BEARING BALANCES	889	
SECURITIES	24,541	(became state
FED FUNDS SOLD & REPO AGREEMENTS	7,180	bank 12/23/86)
GROSS LOANS & LEASES	19,357	
LESS: RESERVE FOR LOAN LOSS	297	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	19,060	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	669	
OTHER REAL ESTATE	342	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	734	
TOTAL ASSETS	55,816	
NON-INTEREST BEARING	8,065	
INTEREST BEARING	38,238	
TOTAL DEPOSITS	46,303	
FED FUNDS PUR. & REPO AGREEMENTS	2,298	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	400	
OTHER LIABILITIES	573	
TOTAL LIABILITIES	49,574	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	125	
SURPLUS	4,375	
UNDIVIDED PROFITS & CAPITAL RESERVES	1,742	
TOTAL EQUITY CAPITAL	6,242	
TOTAL LIAB. & EQUITY CAPITAL	55,816	

CENTRAL BANK & TRUST

(Lander, Fremont County)

OFFICERS: William P. Von Holtum, President; Jane S. Nolde, AVP & Cashier.

DIRECTORS: John E. Von Holtum, Chairman; Robert H. McClurg, Gary A. Barney, C. E. Spurlock, Jr., J. M. Kail, Patricia Von Holtum, Blair S. Hallam, William P. Von Holtum.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,351	1,471
INTEREST BEARING BALANCES	0	0
SECURITIES	4,324	5,887
FED FUNDS SOLD & REPO AGREEMENTS	1,050	900
GROSS LOANS & LEASES	17,985	21,565
LESS: RESERVE FOR LOAN LOSS	667	246
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	17,318	21,319
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,111	1,200
OTHER REAL ESTATE	1,375	1,622
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	612	727
TOTAL ASSETS	27,141	33,126
NON-INTEREST BEARING	4,095	4,580
INTEREST BEARING	19,897	24,765
TOTAL DEPOSITS	23,992	29,345
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	796	828
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	174	311
TOTAL LIABILITIES	24,962	30,484
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	1,800	1,800
UNDIVIDED PROFITS & CAPITAL RESERVES	179	642
TOTAL EQUITY CAPITAL	2,179	2,642
TOTAL LIAB. & EQUITY CAPITAL	27,141	33,126

FIRST WYOMING BANK - LANDER

(Fremont County)

OFFICERS: Ralph D. Williams, President; Kathleen D. Huelle, Cashier; Jerry McGrath, EVP; Alvin E. Vonfeldt, VP; Doug R. Anesi, VP.

DIRECTORS: Edward N. Baldwin, Mabel G. Blakely, Richard Bennett, Jr., James E. Guschewsky, David R. Johnson, Charles H. Krebs, Kenneth A. Rathbone, Joyce Stultz, Ralph D. Williams, Charles C. Yardas.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,445	
INTEREST BEARING BALANCES	100	
SECURITIES	20,787	(became state
FED FUNDS SOLD & REPO AGREEMENTS	14,770	bank 12/23/86)
GROSS LOANS & LEASES	23,057	
LESS: RESERVE FOR LOAN LOSS	581	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	22,476	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	727	
OTHER REAL ESTATE	313	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	735	
TOTAL ASSETS	62,353	
NON-INTEREST BEARING	9,337	
INTEREST BEARING	47,870	
TOTAL DEPOSITS	57,207	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	300	
OTHER LIABILITIES	362	
TOTAL LIABILITIES	57,869	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	205	
SURPLUS	3,295	
UNDIVIDED PROFITS & CAPITAL RESERVES	984	
TOTAL EQUITY CAPITAL	4,484	
TOTAL LIAB. & EQUITY CAPITAL	62,353	

CITIZENS BANK

(Laramie, Albany County)

OFFICERS: James E. Cowan, President; E. R. Chandler, Cashier.

DIRECTORS: James D. Hollon, Chairman; James. E. Cowan, Maurice D. Wear, John G. Heward, Warren A. Lauer; Ivan R. Willey, James A. Zancanella.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	650	608
INTEREST BEARING BALANCES	786	250
SECURITIES	1,984	2,336
FED FUNDS SOLD & REPO AGREEMENTS	350	0
GROSS LOANS & LEASES	4,494	5,171
LESS: RESERVE FOR LOAN LOSS	65	83
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	4,429	5,088
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	483	217
OTHER REAL ESTATE	161	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	117	157
TOTAL ASSETS	8,960	8,656
NON-INTEREST BEARING	1,204	733
INTEREST BEARING	6,968	7,052
TOTAL DEPOSITS	8,172	7,785
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	50	95
TOTAL LIABILITIES	8,222	7,880
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	101	350
SURPLUS	685	500
UNDIVIDED PROFITS & CAPITAL RESERVES	(48)	(74)
TOTAL EQUITY CAPITAL	738	776
TOTAL LIAB. & EQUITY CAPITAL	8,960	8,656

FIRST WYOMING BANK - LARAMIE

(Albany County)

OFFICERS: Dick Van Pelt, President; Beverly L. Sheen, VP/Cashier; Gerald Walker, EVP; Jerome T. Pilch, VP; Bobbie Krafcizk, AC; Dora Saunders, AC; Nancy Stutzman, AC; Beverly Reese, AC.

DIRECTORS: Dick Van Pelt, G. James Forbes, Ted C. Gertsch, J. A. Guthrie, Jr., David R. Johnson, Louie Schilt, Ralph Owen, John J. Shuster, Dale Robinson, Rod Holland, Paul Rechard, Fred Ockers, Jr., Gary Dodds.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	4,328	
INTEREST BEARING BALANCES	900	
SECURITIES	20,383	(became state
FED FUNDS SOLD & REPO AGREEMENTS	3,505	bank 12/23/86)
GROSS LOANS & LEASES	30,606	
LESS: RESERVE FOR LOAN LOSS	372	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	30,234	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	986	
OTHER REAL ESTATE	600	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	651	
OTHER ASSETS	939	
TOTAL ASSETS	62,526	
NON-INTEREST BEARING	11,875	
INTEREST BEARING	44,100	
TOTAL DEPOSITS	55,975	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	573	
TOTAL LIABILITIES	56,548	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	100	
SURPLUS	3,650	
UNDIVIDED PROFITS & CAPITAL RESERVES	2,228	
TOTAL EQUITY CAPITAL	5,978	
TOTAL LIAB. & EQUITY CAPITAL	62,526	

LINGLE STATE BANK

(Goshen County)

OFFICERS: Sam Smith, President, Keith Whitney, EVP & Cashier; Marjorie Smith, AC; Betty Hanson, AC.

DIRECTORS: William Franks, Henry Korell, Jack Ochsner, Richard Rose, Stanley Speckner, B. J. Waggoner.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	508	694
INTEREST BEARING BALANCES	12	40
SECURITIES	4,906	4,107
FED FUNDS SOLD & REPO AGREEMENTS	1,420	2,060
GROSS LOANS & LEASES	4,250	4,660
LESS: RESERVE FOR LOAN LOSS	56	85
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	4,194	4,575
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	391	417
OTHER REAL ESTATE	42	81
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	195	566
TOTAL ASSETS	11,668	12,540
NON-INTEREST BEARING	968	1,037
INTEREST BEARING	9,613	10,413
TOTAL DEPOSITS	10,581	11,450
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	74	100
TOTAL LIABILITIES	10,655	11,550
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	213	190
TOTAL EQUITY CAPITAL	1,013	990
TOTAL LIAB. & EQUITY CAPITAL	11,668	12,540

FIRST WYOMING BANK - LUSK

(Niobrara County)

OFFICERS: Charles L. Bruch, President; Linda Hauber, Cashier; Allan Tormohlen, VP; Roger Jones, VP.

DIRECTORS: James L. Thompson, Charles L. Bruch, M. Ardeth Dixon, James M. Smylie, Denzel R. Coffey, John Nicholson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,116	
INTEREST BEARING BALANCES	499	
SECURITIES	7,199	
FED FUNDS SOLD & REPO AGREEMENTS	3,030	(became state
GROSS LOANS & LEASES	7,948	bank 12/23/86)
LESS: RESERVE FOR LOAN LOSS	126	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	7,822	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	432	
OTHER REAL ESTATE	84	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	181	
TOTAL ASSETS	20,363	
NON-INTEREST BEARING	2,091	
INTEREST BEARING	16,222	
TOTAL DEPOSITS	18,313	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	30	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	242	
TOTAL LIABILITIES	18,585	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	50	
SURPLUS	1,450	
UNDIVIDED PROFITS & CAPITAL RESERVES	278	
TOTAL EQUITY CAPITAL	1,778	
TOTAL LIAB. & EQUITY CAPITAL	20,363	

LUSK STATE BANK

(Niobrara County)

OFFICERS: Gene F. Lenz, President, Blanche Ladwig, Cashier; Geneva L. Burke, VP, Jay Hammond, VP, Kenny DeGering, VP.

DIRECTORS: Ira Lamb, Chairman; Gertrude Chamberlain, John DeGering, Paul Heany, Gene F. Lenz, David Lorenzen, Sara G. Percival, R. G. Pfister, Robert C. Templeton, Stanley Wasson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	707	939
INTEREST BEARING BALANCES	0	0
SECURITIES	18,553	12,777
FED FUNDS SOLD & REPO AGREEMENTS	0	0
GROSS LOANS & LEASES	3,883	4,068
LESS: RESERVE FOR LOAN LOSS	94	103
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,789	3,965
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	140	177
OTHER REAL ESTATE	123	70
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	476	330
TOTAL ASSETS	23,788	18,258
NON-INTEREST BEARING	2,157	2,349
INTEREST BEARING	12,307	12,940
TOTAL DEPOSITS	14,464	15,289
FED FUNDS PUR. & REPO AGREEMENTS	6,563	700
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	585	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	170	335
TOTAL LIABILITIES	21,782	16,324
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	40	40
SURPLUS	310	310
UNDIVIDED PROFITS & CAPITAL RESERVES	1,656	1,584
TOTAL EQUITY CAPITAL	2,006	1,934
TOTAL LIAB. & EQUITY CAPITAL	23,788	18,258

FIRST STATE BANK OF LYMAN

(Uinta County)

OFFICERS: William C. Cushing, President; Judy A. Strobel, VP & Cashier; Janeen Anson, Installment LO, Sue Fullingim, AC.

DIRECTORS: G. Haldane Bradshaw, Chairman; M. V. Federer, Dee Birch, William D. Bagley, Thomas J. Carroll, Francis Ferguson, Carl A. Larson, William G. Pickering, Lowell E. Benedict, Abe Rosenberg, William C. Cushing, Mike J. Coughlin.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,234	1,325
INTEREST BEARING BALANCES	0	0
SECURITIES	5,530	5,380
FED FUNDS SOLD & REPO AGREEMENTS	300	300
GROSS LOANS & LEASES	10,123	9,840
LESS: RESERVE FOR LOAN LOSS	68	87
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	10,055	9,753
ASSETS HELD IN TRADING ACCOUNTS	0	152
PREMISES & FIXED ASSETS	131	65
OTHER REAL ESTATE	267	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	302	360
TOTAL ASSETS	17,819	17,335
NON-INTEREST BEARING	1,991	2,215
INTEREST BEARING	14,284	13,687
TOTAL DEPOSITS	16,275	15,902
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	23	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	128	148
TOTAL LIABILITIES	16,426	16,050
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	593	485
TOTAL EQUITY CAPITAL	1,393	1,285
TOTAL LIAB. & EQUITY CAPITAL	17,819	17,335

FIRST WYOMING BANK - MEETEETSE

(Park County)

OFFICERS: David S. Randol, President; J. Willard Merrill, Cashier, Nancy Bopp, AC.

DIRECTORS: Gary Rice, John A. Nigh, Robert D. Sell, David S. Randol, Ernest J. Goppert, Jr., Marinell Boydston, Robert Frisby, Lee Denny, Ralph Larsen, Jack Turnell, Jarred J. Reed.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	322	
INTEREST BEARING BALANCES	697	
SECURITIES	6,123	
FED FUNDS SOLD & REPO AGREEMENTS	1,100	(became state
GROSS LOANS & LEASES	3,150	bank 12/23/86)
LESS: RESERVE FOR LOAN LOSS	38	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	3,112	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	121	
OTHER REAL ESTATE	29	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	141	
TOTAL ASSETS	11,645	
NON-INTEREST BEARING	747	
INTEREST BEARING	10,054	
TOTAL DEPOSITS	10,801	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	30	
TOTAL LIABILITIES	10,831	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	50	
SURPLUS	570	
UNDIVIDED PROFITS & CAPITAL RESERVES	194	
TOTAL EQUITY CAPITAL	814	
TOTAL LIAB. & EQUITY CAPITAL	11,645	

MOORCROFT STATE BANK

(Crook County)

OFFICERS: John J. Koller, President; Ken Sherman, Cashier; Willis A. Hughes, VP., Diane Browning, AC.

DIRECTORS: Willis A. Hughes, Alden C. Robinson, John J. Koller, Dennis W. White, Russell E. Knight.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,269	808
INTEREST BEARING BALANCES	300	0
SECURITIES	2,985	2,576
FED FUNDS SOLD & REPO AGREEMENTS	0	250
GROSS LOANS & LEASES	5,814	6,097
LESS: RESERVE FOR LOAN LOSS	83	83
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	5,731	6,014
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	171	194
OTHER REAL ESTATE	256	220
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	177	144
TOTAL ASSETS	10,889	10,206
NON-INTEREST BEARING	2,109	1,611
INTEREST BEARING	7,750	7,654
TOTAL DEPOSITS	9,859	9,265
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	54	37
TOTAL LIABILITIES	9,913	9,302
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RESERVES	476	404
TOTAL EQUITY CAPITAL	976	904
TOTAL LIAB. & EQUITY CAPITAL	10,889	10,206

UINTA COUNTY STATE BANK

(Mountain View, Uinta County)

OFFICERS: C. J. Dykes, President; Howard D. Woody, VP; Melanie J. Halford, Cashier.

DIRECTORS: C. J. Dykes, Clem G. Eyre, Kim L. Halford, Melanie J. Halford, Howard D. Woody.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	653	657
INTEREST BEARING BALANCES	0	0
SECURITIES	3,349	2,874
FED FUNDS SOLD & REPO AGREEMENTS	400	1,700
GROSS LOANS & LEASES	107	195
LESS: RESERVE FOR LOAN LOSS	17	19
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	90	176
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	2	71
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	0	0
TOTAL ASSETS	4,494	5,478
NON-INTEREST BEARING	1,925	3,138
INTEREST BEARING	420	462
TOTAL DEPOSITS	2,345	3,600
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	0	0
TOTAL LIABILITIES	2,345	3,600
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	25	25
SURPLUS	509	508
UNDIVIDED PROFITS & CAPITAL RESERVES	1,615	1,345
TOTAL EQUITY CAPITAL	2,149	1,878
TOTAL LIAB. & EQUITY CAPITAL	4,494	5,478

FIRST STATE BANK OF NEWCASTLE

(Weston County)

OFFICERS: Donald J. Jording, President; Leonard Nack, Sr. VP; Lois Johnson, VP & Cashier; Dale Z. Newlin, VP; Ralph Lyons, VP; Gordon R. Williams, VP; Gene Schnose, AVP; Shirley Harder, AVP; Monte Weisser, Auditor.

DIRECTORS: Helen Hornby, Chairman, John C. Sullivan, Andy Hansen, Donald J. Jording, Mary C. Loucks, Alan Roberts, Jesse M. Taggart.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,214	2,747
INTEREST BEARING BALANCES	0	0
SECURITIES	30,300	26,347
FED FUNDS SOLD & REPO AGREEMENTS	2,250	1,400
GROSS LOANS & LEASES	15,655	16,819
LESS: RESERVE FOR LOAN LOSS	176	161
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	15,479	16,658
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	267	316
OTHER REAL ESTATE	596	602
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	877	1,099
TOTAL ASSETS	51,983	49,169
NON-INTEREST BEARING	5,351	7,436
INTEREST BEARING	40,285	35,790
TOTAL DEPOSITS	45,636	43,226
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	592	623
TOTAL LIABILITIES	46,228	43,849
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	1,400	1,400
UNDIVIDED PROFITS & CAPITAL RESERVES	4,255	3,820
TOTAL EQUITY CAPITAL	5,755	5,320
TOTAL LIAB. & EQUITY CAPITAL	51,983	49,169

FARMERS STATE BANK

(Pine Bluffs, Laramie County)

OFFICERS: Charles C. Gross, Jr., CEO; Richard D. Stephens, President; Mildred Badgley, Cashier; Wanda L. Carpenter, VP, Rachel Lipska, Operations Officer.

DIRECTORS: Charles C. Gross, Jr., Chairman; Loraine C. Gross, Anna Lee Gross, Mildred W. Snyder, Richard D. Stephens.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	0	1,774
INTEREST BEARING BALANCES	1,359	0
SECURITIES	4,180	2,505
FED FUNDS SOLD & REPO AGREEMENTS	350	600
GROSS LOANS & LEASES	3,373	3,521
LESS: RESERVE FOR LOAN LOSS	20	20
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,353	3,501
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	48	64
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	175	276
TOTAL ASSETS	9,465	8,720
NON-INTEREST BEARING	3,744	3,507
INTEREST BEARING	4,089	3,552
TOTAL DEPOSITS	7,833	7,059
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	4	4
TOTAL LIABILITIES	7,837	7,063
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	40	40
SURPLUS	660	660
UNDIVIDED PROFITS & CAPITAL RESERVES	928	957
TOTAL EQUITY CAPITAL	1,628	1,657
TOTAL LIAB. & EQUITY CAPITAL	9,465	8,720

RANCHESTER STATE BANK

(Sheridan County)

OFFICERS: F. Don Steadman, President; J. Keith Roach, VP & Cashier; Jeffrey L. Brown, AVP; Pamela C. Christensen, AC; Rhonda S. Powers, Customer Service Officer.

DIRECTORS: Deyo L. Jeffers, Robert S. Kennedy, Mary C. Sheeley, F. Don Steadman, J. Keith Roach.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	378	502
INTEREST BEARING BALANCES	100	0
SECURITIES	3,999	3,144
FED FUNDS SOLD & REPO AGREEMENTS	875	1,450
GROSS LOANS & LEASES	3,286	4,227
LESS: RESERVE FOR LOAN LOSS	74	50
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,212	4,177
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	492	461
OTHER REAL ESTATE	120	153
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	50
OTHER ASSETS	211	193
TOTAL ASSETS	9,387	10,130
NON-INTEREST BEARING	1,136	1,277
INTEREST BEARING	7,520	7,964
TOTAL DEPOSITS	8,656	9,241
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	200
OTHER LIABILITIES	52	70
TOTAL LIABILITIES	8,708	9,511
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	425	375
UNDIVIDED PROFITS & CAPITAL RESERVES	54	44
TOTAL EQUITY CAPITAL	679	619
TOTAL LIAB. & EQUITY CAPITAL	9,387	10,130

BANK OF COMMERCE

(Rawlins, Carbon County)

OFFICERS: Sherrod W. France, President; A. J. Hunsaker, Sr. VP & Cashier; Charlotte A. Smith, VP; Ruby L. Ogden, AVP; James F. Farver, Loan Services Officer.

DIRECTORS: John W. France, Archie P. Kirsch, Leonard A. Page, Alex Semryck, Sherrod W. France.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,579	1,262
INTEREST BEARING BALANCES	199	199
SECURITIES	9,927	8,829
FED FUNDS SOLD & REPO AGREEMENTS	2,875	550
GROSS LOANS & LEASES	9,351	7,201
LESS: RESERVE FOR LOAN LOSS	122	62
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	9,229	7,139
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	935	983
OTHER REAL ESTATE	250	165
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	526	493
TOTAL ASSETS	25,520	19,620
NON-INTEREST BEARING	2,868	2,194
INTEREST BEARING	20,644	15,574
TOTAL DEPOSITS	23,512	17,768
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	244	255
TOTAL LIABILITIES	23,756	18,023
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	1,000	1,000
UNDIVIDED PROFITS & CAPITAL RESERVES	664	497
TOTAL EQUITY CAPITAL	1,764	1,597
TOTAL LIAB. & EQUITY CAPITAL	25,520	19,620

FIRST WYOMING BANK - RAWLINS

(Carbon County)

OFFICERS: James R. Eddington, President; J. Willard Merrill, Cashier; Gene McMillen, EVP; Barney Conway, VP; Cathy Ford, VP; Janice Bergquist, AC; Gary Crum, AVP; Charlotte Newell, LO; Susan Stokes, AC.

DIRECTORS: John T. Cobb, James R. Eddington, Al Merendino, Edna M. Quealy, Donald N. Stratton, David R. Johnson, Joel Strid, G. David Shadrick, Robert Shepherd.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,748	
INTEREST BEARING BALANCES	689	
SECURITIES	13,835	
FED FUNDS SOLD & REPO AGREEMENTS	1,275	(became state
GROSS LOANS & LEASES	17,970	bank 12/23/86)
LESS: RESERVE FOR LOAN LOSS	207	
LESS: ALLOCATED TRANS. RISK RES.		
NET LOANS & LEASES	17,763	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	415	
OTHER REAL ESTATE	712	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	837	
TOTAL ASSETS	37,274	
NON-INTEREST BEARING	6,354	
INTEREST BEARING	26,259	
TOTAL DEPOSITS	32,613	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	300	
OTHER LIABILITIES	307	
TOTAL LIABILITIES	33,220	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	100	
SURPLUS	2,900	
UNDIVIDED PROFITS & CAPITAL RESERVES	1,054	
TOTAL EQUITY CAPITAL	4,054	
TOTAL LIAB. & EQUITY CAPITAL	37,274	

FIRST WYOMING BANK - RIVERTON

(Fremont County)

OFFICERS: Charles Krebs, President; Vivian C. Smith, Cashier; Bruce Brimmer, VP; John Klaman, VP; Russel J. Fuhr, AVP; Marilyn J. Morse, Operations Supervisor.

DIRECTORS: Edward N. Baldwin, Mabel G. Blakely, Richard Bennett, Jr., James E. Guschewsky, David R. Johnson, Charles H. Krebs, Kenneth A. Rathbone, Joyce Stultz, Ralph D. Williams, Charles C. Yardas.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,960	
INTEREST BEARING BALANCES	789	
SECURITIES	14,307	(became state
FED FUNDS SOLD & REPO AGREEMENTS	3,650	bank 12/23/86)
GROSS LOANS & LEASES	10,759	
LESS: RESERVE FOR LOAN LOSS	198	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	10,561	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	839	
OTHER REAL ESTATE	12	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	471	
OTHER ASSETS	624	
TOTAL ASSETS	33,213	
NON-INTEREST BEARING	3,765	
INTEREST BEARING	25,663	
TOTAL DEPOSITS	29,428	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	677	
TOTAL LIABILITIES	30,105	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	500	
SURPLUS	2,463	
UNDIVIDED PROFITS & CAPITAL RESERVES	145	
TOTAL EQUITY CAPITAL	3,108	
TOTAL LIAB. & EQUITY CAPITAL	33,213	

RIVERTON STATE BANK

(Fremont County)

OFFICERS: Alvin L. Olson, President; Del DuRyea, Sr. VP/Cashier; Dennis Heckart, EVP; Kent Shurtleff, Sr. VP; Sandra K. Zentz, VP.

DIRECTORS: Alvin L. Olson, Ed Birckhead, Earl E. Coleman, Jr., Melvin Fausett, David B. Hooper.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,667	1,971
INTEREST BEARING BALANCES	0	0
SECURITIES	3,051	4,346
FED FUNDS SOLD & REPO AGREEMENTS	1,500	400
GROSS LOANS & LEASES	11,433	13,670
LESS: RESERVE FOR LOAN LOSS	220	225
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	11,213	13,445
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	598	625
OTHER REAL ESTATE	473	257
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	494	591
TOTAL ASSETS	18,996	21,635
NON-INTEREST BEARING	3,778	3,674
INTEREST BEARING	13,526	16,239
TOTAL DEPOSITS	17,304	19,913
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	132	181
TOTAL LIABILITIES	17,436	20,094
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	560	541
TOTAL EQUITY CAPITAL	1,560	1,541
TOTAL LIAB. & EQUITY CAPITAL	18,996	21,635

FIRST SECURITY BANK OF ROCK SPRINGS

(Sweetwater County)

OFFICERS: Roger A. Weidner, President; Holly Michaelis, VP/Cashier; Kim Rosenquist, VP; Paul Rheaume, VP; John Allan, VP; Donavan Christian, AVP.

DIRECTORS: W. R. Dickson, A. M. Hafey, Robert T. Heiner, W. L. Houghton, James H. Magagna, Charles E. Richardson, Roger A. Weidner, C, Keith West.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,300	2,647
INTEREST BEARING BALANCES	4,002	7,000
SECURITIES	25,692	11,741
FED FUNDS SOLD & REPO AGREEMENTS	4,000	8,000
GROSS LOANS & LEASES	26,136	26,911
LESS: RESERVE FOR LOAN LOSS	400	360
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	25,736	26,551
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	260	317
OTHER REAL ESTATE	78	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,047	679
TOTAL ASSETS	63,115	56,935
NON-INTEREST BEARING	7,020	7,375
INTEREST BEARING	48,303	42,316
TOTAL DEPOSITS	55,323	49,691
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	1,390	847
TOTAL LIABILITIES	56,713	50,538
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	125	125
SURPLUS	2,875	2,875
UNDIVIDED PROFITS & CAPITAL RESERVES	3,402	3,397
TOTAL EQUITY CAPITAL	6,402	6,397
TOTAL LIAB. & EQUITY CAPITAL	63,115	56,935

FIRST WYOMING BANK - ROCK SPRINGS

(Sweetwater County)

OFFICERS: John Martin, President; J. Willard Merrill, Cashier; Alice Butrick, AC; R. M. Hill, VP; R. C. Carter, AVP; N. Rowedder, VP.

DIRECTORS: J. Martin, W. Johnson, A. Graban, J. Nigh, G. Hill, M. Long, G. Smith, R. DeGoyer, L. Ryckman.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,000	
INTEREST BEARING BALANCES	200	
SECURITIES	5,235	
FED FUNDS SOLD & REPO AGREEMENTS	0	(became state bank 12/23/86)
GROSS LOANS & LEASES	8,185	
LESS: RESERVE FOR LOAN LOSS	164	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	8,021	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	434	
OTHER REAL ESTATE	205	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	301	
TOTAL ASSETS	16,396	
NON-INTEREST BEARING	2,096	
INTEREST BEARING	11,512	
TOTAL DEPOSITS	13,608	
FED FUNDS PUR. & REPO AGREEMENTS	1,125	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	75	
TOTAL LIABILITIES	14,808	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	200	
SURPLUS	1,100	
UNDIVIDED PROFITS & CAPITAL RESERVES	288	
TOTAL EQUITY CAPITAL	1,588	
TOTAL LIAB. & EQUITY CAPITAL	16,396	

NORTH SIDE STATE BANK OF ROCK SPRINGS, WYO

(Sweetwater County)

OFFICERS: Christian Bunning, President; John Lucas, Jr., EVP & Cashier; Elizabeth Bartek, AC; William G. Fabian, AC.

DIRECTORS: Rudolph Anselmi, John F. Arambel, Christian Bunning, Emil Jo Bertagnolli, John Lucas, Jr.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,507	2,837
INTEREST BEARING BALANCES	0	0
SECURITIES	38,126	33,800
FED FUNDS SOLD & REPO AGREEMENTS	8,400	9,100
GROSS LOANS & LEASES	16,881	16,553
LESS: RESERVE FOR LOAN LOSS	177	177
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	16,704	16,376
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	142	155
OTHER REAL ESTATE	0	83
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	838	897
TOTAL ASSETS	66,717	63,248
NON-INTEREST BEARING	6,044	6,479
INTEREST BEARING	51,376	48,014
TOTAL DEPOSITS	57,420	54,493
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	514	673
TOTAL LIABILITIES	57,934	55,166
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	100	100
SURPLUS	3,000	3,000
UNDIVIDED PROFITS & CAPITAL RESERVES	5,683	4,982
TOTAL EQUITY CAPITAL	8,783	8,082
TOTAL LIAB. & EQUITY CAPITAL	66,717	63,248

FIRST WYOMING BANK - SARATOGA

(Carbon)

OFFICERS: G. David Shadrick, President; J. Willard Merrill, Cashier; Jeff Watson, VP; Janice Bergquist, AC, Sheila Cerise, AVP.

DIRECTORS: James R. Eddington, Edna M. Queaty, Donald N. Stratton, G. David Shadrick, Al Merendino, David R. Johnson, John T. Cobb, Robert Shepherd, Joel Strid.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,041	909
INTEREST BEARING BALANCES	789	100
SECURITIES	6,883	5,752
FED FUNDS SOLD & REPO AGREEMENTS	2,035	3,675
GROSS LOANS & LEASES	7,168	5,480
LESS: RESERVE FOR LOAN LOSS	144	300
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	7,024	5,180
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	271	409
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	442	561
OTHER ASSETS	275	2,322
TOTAL ASSETS	18,760	18,908
NON-INTEREST BEARING	3,138	4,162
INTEREST BEARING	13,868	13,161
TOTAL DEPOSITS	17,006	17,323
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	149	146
TOTAL LIABILITIES	17,155	17,469
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,318	1,318
UNDIVIDED PROFITS & CAPITAL RESERVES	237	71
TOTAL EQUITY CAPITAL	1,605	1,439
TOTAL LIAB. & EQUITY CAPITAL	18,760	18,908

FIRST INTERSTATE BANK OF SHERIDAN

(Sheridan County)

OFFICERS: William Ruegamer, President; J. M Taylor, VP/Cashier; Judy Carlberg, AC; Ed Garding, Sr. V.P.; Dwayne Thorpe, VP; Mark Kinner, VP; John J. Dregoiw, VP; J. E. Dowling, VP.

DIRECTORS: Henry Burgess, Arthur G. Felker, Robert L. Ferril, Richard Hammer, Dorothy C. King, R. Loss, Sam Mavrakis, Boyd W. Rader, Jr., William H. Ruegamer, Dan Scott, Homer A. Scott, Homer A. Scott, Jr.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	5,348	4,266
INTEREST BEARING BALANCES	200	200
SECURITIES	31,119	26,159
FED FUNDS SOLD & REPO AGREEMENTS	8,900	4,625
GROSS LOANS & LEASES	76,131	73,369
LESS: RESERVE FOR LOAN LOSS	1,015	892
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	75,116	72,477
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,739	1,809
OTHER REAL ESTATE	396	636
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	2,347	2,603
TOTAL ASSETS	125,165	112,775
NON-INTEREST BEARING	15,871	12,815
INTEREST BEARING	97,644	89,167
TOTAL DEPOSITS	113,515	101,982
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	1,051	480
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	1,765	1,745
TOTAL LIABILITIES	116,331	104,207
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	2,000	2,000
SURPLUS	4,500	3,000
UNDIVIDED PROFITS & CAPITAL RESERVES	2,334	3,568
TOTAL EQUITY CAPITAL	8,834	8,568
TOTAL LIAB. & EQUITY CAPITAL	125,165	112,775

FIRST INTERSTATE BANK OF SUGARLAND
(Sheridan, Sheridan County)

OFFICERS: Roman Skatula, President; Tom Mulholland, VP; Nancy Schaffer, Cashier.

DIRECTORS: Homer A. Scott, Jr., William B. Ebzery, Phil Frey, Robert L. Ferril, Roger Killworth, E. E. Lonabaugh, J. E. Pelissier, T. C. Neighbors, William Ruegamer, Roman Skatula.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	287	372
INTEREST BEARING BALANCES	600	400
SECURITIES	3,906	3,666
FED FUNDS SOLD & REPO AGREEMENTS	2,825	1,685
GROSS LOANS & LEASES	7,010	6,706
LESS: RESERVE FOR LOAN LOSS	113	79
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	6,897	6,627
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	629	645
OTHER REAL ESTATE	221	218
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	225	283
TOTAL ASSETS	15,590	13,896
NON-INTEREST BEARING	1,356	1,357
INTEREST BEARING	13,046	11,391
TOTAL DEPOSITS	14,402	12,748
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	175	140
TOTAL LIABILITIES	14,577	12,888
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	250	250
SURPLUS	650	650
UNDIVIDED PROFITS & CAPITAL RESERVES	113	108
TOTAL EQUITY CAPITAL	1,013	1,008
TOTAL LIAB. & EQUITY CAPITAL	15,590	13,896

FIRST WYOMING BANK - SHERIDAN

(Sheridan County)

OFFICERS: Robert W. Pappenheim, President; Gary J. Havens, EVP; J. Willard Merrill, Cashier; Susal K. Barber, AC & Sr. Services Officer; Ken Simms, VP; Ron Mischke, VP; Roberta Schrater, Ass't VP.

DIRECTORS: Faires A. Barnett, Laurel W. Kinnison, Patrick M. Meehan, Walter J. Pilch, John A. Nigh.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	4,558	
INTEREST BEARING BALANCES	0	
SECURITIES	35,244	(Opened 7/21/86)
FED FUNDS SOLD & REPO AGREEMENTS	175	
GROSS LOANS & LEASES	19,861	
LESS: RESERVE FOR LOAN LOSS	518	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	19,343	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	77	
OTHER REAL ESTATE	1,217	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	257	
OTHER ASSETS	6,765	
TOTAL ASSETS	67,636	
NON-INTEREST BEARING	11,743	
INTEREST BEARING	51,831	
TOTAL DEPOSITS	63,574	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	62	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	605	
TOTAL LIABILITIES	64,241	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	200	
SURPLUS	3,085	
UNDIVIDED PROFITS & CAPITAL RESERVES	110	
TOTAL EQUITY CAPITAL	3,395	
TOTAL LIAB. & EQUITY CAPITAL	67,636	

FIRST STATE BANK AT SHOSHONI

(Fremont County)

OFFICERS: Linda B. Yacconi, President; John Bury, Vice President.

DIRECTORS: Paul L. Howes, John W. Adamson, Charles B. Metz, Thomas L. Sanford, F. Kelly Clay, Louis F. Pfrangle, Robert D. Morrison, Newell B. Sargent, Linda B. Yacconi.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	370	225
INTEREST BEARING BALANCES	600	0
SECURITIES	2,749	2,393
FED FUNDS SOLD & REPO AGREEMENTS	430	530
GROSS LOANS & LEASES	2,322	3,103
LESS: RESERVE FOR LOAN LOSS	46	55
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	2,276	3,048
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	273	299
OTHER REAL ESTATE	252	253
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	98	124
TOTAL ASSETS	7,048	6,872
NON-INTEREST BEARING	430	548
INTEREST BEARING	6,246	5,840
TOTAL DEPOSITS	6,676	6,388
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	32	50
TOTAL LIABILITIES	6,708	6,438
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	220	210
SURPLUS	80	210
UNDIVIDED PROFITS & CAPITAL RESERVES	40	14
TOTAL EQUITY CAPITAL	340	434
TOTAL LIAB. & EQUITY CAPITAL	7,048	6,872

SUNDANCE STATE BANK

(Crook County)

OFFICERS: James R. Durfee, President; Arlene J. Tenke, Cashier; Michael L. Smith, VP; Norma Peterson, VP; Evelyn I. Ebzery, VP; Betty J. Durfee, VP, Lila J. Dudrey, AC; margaret L. Davis, AC.

DIRECTORS: Harry E. Ilsley, Chairman; Betty J. Durfee, James R. Durfee, Evelyn I. Ebzery, John P. Ilsley.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,645	1,965
INTEREST BEARING BALANCES	0	0
SECURITIES	17,616	18,818
FED FUNDS SOLD & REPO AGREEMENTS	1,700	0
GROSS LOANS & LEASES	21,488	21,220
LESS: RESERVE FOR LOAN LOSS	355	332
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	21,133	20,888
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	638	710
OTHER REAL ESTATE	365	338
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	711	871
TOTAL ASSETS	43,808	43,590
NON-INTEREST BEARING	4,239	5,118
INTEREST BEARING	33,874	32,832
TOTAL DEPOSITS	38,113	37,950
FED FUNDS PUR. & REPO AGREEMENTS	0	200
DEMAND NOTES ISSUED TO US TREASURY	314	154
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	551	502
TOTAL LIABILITIES	38,978	38,806
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,950	1,950
UNDIVIDED PROFITS & CAPITAL RESERVES	2,830	2,784
TOTAL EQUITY CAPITAL	4,830	4,784
TOTAL LIAB. & EQUITY CAPITAL	43,808	43,590

FIRST STATE BANK OF THERMOPOLIS

(Hot Springs County)

OFFICERS: Donald L. Jackson, President; Laura E. Pryde, VP/Cashier; Roberta K. Jackson, VP; E. Dan Stansill, Sr.VP.

DIRECTORS: Floyd L. Boelens, A. E. Hoffman, Frank T. Manning, Willard V. Wilson, Donald L. Jackson, James D. Kirsch, Howard T. Willson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	816	1,225
INTEREST BEARING BALANCES	0	0
SECURITIES	5,160	6,337
FED FUNDS SOLD & REPO AGREEMENTS	940	3,215
GROSS LOANS & LEASES	13,221	14,465
LESS: RESERVE FOR LOAN LOSS	130	301
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	13,091	14,164
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	853	922
OTHER REAL ESTATE	293	80
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	472	535
TOTAL ASSETS	21,625	26,478
NON-INTEREST BEARING	1,844	2,208
INTEREST BEARING	17,640	21,462
TOTAL DEPOSITS	19,484	23,670
FED FUNDS PUR. & REPO AGREEMENTS	430	559
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	68
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	142	332
TOTAL LIABILITIES	20,056	24,629
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	457	457
SURPLUS	993	993
UNDIVIDED PROFITS & CAPITAL RESERVES	119	399
TOTAL EQUITY CAPITAL	1,569	1,849
TOTAL LIAB. & EQUITY CAPITAL	21,625	26,478

FIRST WYOMING BANK - TORRINGTON

(Goshen County)

OFFICERS: H. D. Shellenberger, President; Bobbie L. Haught, VP/Cashier; Ross L. Newman, AVP.

DIRECTORS: Stanley K. Hathaway, Chairman; Bob C. Sigler, H. D. Shellenberger, Charles L. Bruch, James H. Fuller, Jean N. Kellam, Howard L. Kaufman, John H. Nicholson, Jr., O. W. Lovercheck, Advisory Director.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	981	
INTEREST BEARING BALANCES	698	
SECURITIES	7,230	(became state
FED FUNDS SOLD & REPO AGREEMENTS	300	bank 12/23/86)
GROSS LOANS & LEASES	6,122	
LESS: RESERVE FOR LOAN LOSS	213	
LESS: ALLOCATED TRANS. RISK RES.	0	
NET LOANS & LEASES	5,909	
ASSETS HELD IN TRADING ACCOUNTS	0	
PREMISES & FIXED ASSETS	169	
OTHER REAL ESTATE	46	
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	
CUST. LIAB TO BANK ON ACCEPTANCES	0	
INTANGIBLE ASSETS	0	
OTHER ASSETS	326	
TOTAL ASSETS	15,659	
NON-INTEREST BEARING	1,647	
INTEREST BEARING	12,711	
TOTAL DEPOSITS	14,358	
FED FUNDS PUR. & REPO AGREEMENTS	0	
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSITS	0	
OTHER LIABILITIES	235	
TOTAL LIABILITIES	14,593	
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	500	
SURPLUS	500	
UNDIVIDED PROFITS & CAPITAL RESERVES	66	
TOTAL EQUITY CAPITAL	1,066	
TOTAL LIAB. & EQUITY CAPITAL	15,659	

UNION STATE BANK
(Upton, Weston County)

OFFICERS: William V. Ackerman, President; Mary Jane Whisler, Cashier; John E. Ackerman, VP; D. L. Hampton, VP.

DIRECTORS: William V. Ackerman, Alice R. Ackerman, John E. Ackerman, Lawrence E. Materi, Don Thorson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,437	1,517
INTEREST BEARING BALANCES	0	0
SECURITIES	5,216	5,332
FED FUNDS SOLD & REPO AGREEMENTS	600	2,050
GROSS LOANS & LEASES	11,982	11,538
LESS: RESERVE FOR LOAN LOSS	160	219
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	11,822	11,319
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	203	242
OTHER REAL ESTATE	231	250
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	585	419
TOTAL ASSETS	20,094	21,129
NON-INTEREST BEARING	3,338	4,163
INTEREST BEARING	14,560	14,883
TOTAL DEPOSITS	17,898	19,046
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	130	69
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	171	142
TOTAL LIABILITIES	18,199	19,257
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	25	25
SURPLUS	725	725
UNDIVIDED PROFITS & CAPITAL RESERVES	1,145	1,122
TOTAL EQUITY CAPITAL	1,895	1,872
TOTAL LIAB. & EQUITY CAPITAL	20,094	21,129

FIRST STATE BANK OF WHEATLAND

(Platte County)

OFFICERS: Mike C. Daly, President; Jeffrey C. Dove, VP & Cashier; E. Gerald Gebhart, Sr. VP; Patricia R. Duncan, AVP; Barbara A. Jones, Real Estate Officer.

DIRECTORS: Mike C. Daly, E. Gerald Gebhart, Raymond B. Hunkins, Norbert A. Olind, William C. White, Brent D. Sherard, Robert J. Dreher, Robert M. Grant.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,149	1,017
INTEREST BEARING BALANCES	0	0
SECURITIES	1,726	1,736
FED FUNDS SOLD & REPO AGREEMENTS	2,200	700
GROSS LOANS & LEASES	10,607	9,713
LESS: RESERVE FOR LOAN LOSS	165	134
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	10,442	9,579
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	231	234
OTHER REAL ESTATE	174	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	294	289
TOTAL ASSETS	16,216	13,555
NON-INTEREST BEARING	1,563	1,580
INTEREST BEARING	13,495	10,939
TOTAL DEPOSITS	15,058	12,519
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	140	122
TOTAL LIABILITIES	15,198	12,641
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	390	390
UNDIVIDED PROFITS & CAPITAL RESERVES	328	224
TOTAL EQUITY CAPITAL	1,018	914
TOTAL LIAB. & EQUITY CAPITAL	16,216	13,555

FIRST WYOMING BANK - WHEATLAND

(Platte County)

OFFICERS: James D. Johnson, President; J. Willard Merrill, Cashier; Cliff Keslar, Sr. VP; Donna Short, VP; Betty Gossen, AVP; Laverne McGyre, AC; Donald R. Schulz, VP.

DIRECTORS: J. Kenneth Kennedy,. H. D. Schroeder, William H. Vines, Bruce vonForrell, John A. Nigh, Don L. Olson, Jean Sherard, James D. Johnson, Bart Trautwein.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	1,225	1,485
INTEREST BEARING BALANCES	400	100
SECURITIES	7,798	5,079
FED FUNDS SOLD & REPO AGREEMENTS	2,250	2,730
GROSS LOANS & LEASES	11,973	12,812
LESS: RESERVE FOR LOAN LOSS	110	162
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	11,863	12,650
		0
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	504	561
OTHER REAL ESTATE	235	159
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	491	0
OTHER ASSETS	756	649
TOTAL ASSETS	25,522	23,413
NON-INTEREST BEARING	2,774	3,221
INTEREST BEARING	20,264	17,693
TOTAL DEPOSITS	23,038	20,914
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	127	157
TOTAL LIABILITIES	23,165	21,071
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	60	60
SURPLUS	1,290	1,290
UNDIVIDED PROFITS & CAPITAL RESERVES	1,007	992
TOTAL EQUITY CAPITAL	2,357	2,342
TOTAL LIAB. & EQUITY CAPITAL	25,522	23,413

FIRST WYOMING BANK - WORLAND

(Washakie County)

OFFICERS: Lee R. Denny, President; J. Willard Merrill, Cashier; Bill Chandler, VP & AC.

DIRECTORS: Ernest J. Goppert, Jr.; Marinell Boydston, Robert W. Frisby; Lee R. Denny, Ralph Larsen, Jack Turnell, Jarrard J. Reed, John S. Bereman, M. D. Ellis, Martha Smith, David S. Randol, Robert D. Sell, John A. Nigh, Gary Rice.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	880	261
INTEREST BEARING BALANCES	500	200
SECURITIES	1,954	2,453
FED FUNDS SOLD & REPO AGREEMENTS	475	1,025
GROSS LOANS & LEASES	3,405	3,819
LESS: RESERVE FOR LOAN LOSS	59	66
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	3,346	3,753
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	403	444
OTHER REAL ESTATE	36	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	109	143
TOTAL ASSETS	7,703	8,279
NON-INTEREST BEARING	774	861
INTEREST BEARING	6,062	6,511
TOTAL DEPOSITS	6,836	7,372
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	147	181
TOTAL LIABILITIES	6,983	7,553
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	20	26
TOTAL EQUITY CAPITAL	720	726
TOTAL LIAB. & EQUITY CAPITAL	7,703	8,279

STOCKGROWERS STATE BANK

(Worland, Washakie County)

OFFICERS: Don H. Babbitt, President; George W. Urbanek, AVP & Cashier; James R. Hinkle, EVP; Lowell K. Peterson, VP; Mary Hoffman, VP; Howard L. Harris, VP; Randall D. Rideout, AVP; Randy J. Havens, AVP; Mary Ann Weber, AC.

DIRECTORS: Don H. Babbitt, Lowell K. Peterson, ~~M.~~ B. "Dee" Benson, Gerald E. Geis, Harry R. Moberly, Dale A. McGarvin, Hoover Renner, Leo Scheuerman.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	2,773	3,175
INTEREST BEARING BALANCES	6,772	7,599
SECURITIES	13,418	13,691
FED FUNDS SOLD & REPO AGREEMENTS	1,900	2,375
GROSS LOANS & LEASES	29,123	32,232
LESS: RESERVE FOR LOAN LOSS	935	425
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	28,188	31,807
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,758	1,758
OTHER REAL ESTATE	391	703
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,720	1,204
TOTAL ASSETS	56,920	62,312
NON-INTEREST BEARING	5,753	6,487
INTEREST BEARING	46,793	50,100
TOTAL DEPOSITS	52,546	56,587
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	42	46
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	598	698
TOTAL LIABILITIES	53,186	57,331
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	3,000	3,000
UNDIVIDED PROFITS & CAPITAL RESERVES	534	1,781
TOTAL EQUITY CAPITAL	3,734	4,981
TOTAL LIAB. & EQUITY CAPITAL	56,920	62,312

FIRST WYOMING BANK - WRIGHT

(Campbell County)

OFFICERS: Marjorie Sanders, President; Jed Keller, Cashier.

DIRECTORS: Charles Bruch, Chairman; Michael B. Enzi, Judith L. Semple, Marjorie Sanders, Lee Worman, Amir Sancher, Patricia Litton, Don G. Cale, John Nicholson.

CALL REPORT DATES	12/31/86	12/31/85
NON-INT.BEARING BAL & COIN & CURRENCY	464	692
INTEREST BEARING BALANCES	0	0
SECURITIES	5,684	7,793
FED FUNDS SOLD & REPO AGREEMENTS	390	330
GROSS LOANS & LEASES	1,651	1,821
LESS: RESERVE FOR LOAN LOSS	41	21
LESS: ALLOCATED TRANS. RISK RES.	0	0
NET LOANS & LEASES	1,610	1,800
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	141	173
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	110	182
TOTAL ASSETS	8,399	10,970
NON-INTEREST BEARING	910	1,431
INTEREST BEARING	6,614	8,635
TOTAL DEPOSITS	7,524	10,066
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	84	101
TOTAL LIABILITIES	7,608	10,167
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	200	200
UNDIVIDED PROFITS & CAPITAL RESERVES	391	403
TOTAL EQUITY CAPITAL	791	803
TOTAL LIAB. & EQUITY CAPITAL	8,399	10,970

FIRST GUARANTY SAVINGS AND LOAN ASSOCIATION OF GILLETTE

(Campbell County)

OFFICERS: Everett J. Cassidy, President, Marie Lebolo, Vice President and Branch Manager.

DIRECTORS: William Fulkerson, Chairman; Jack Sinclair, Secretary; Everett J. Cassidy, Sam R. Ratcliff, Bill F. Burke.

ASSETS	1986	1985
Net Mortgage Loans and Contracts	$8,815	$8,260
Net Non-Mortgage Loans and Contracts	2,221	2,417
Repossessed Assets	532	238
Real Estate Investments	-	-
Cash, Deposits and Investment Securities	2,882	3,581
Fixed Assets	1,371	1,415
Other Assets	429	700
TOTAL ASSETS	$16,250	$16,611
LIABILITIES		
Deposits	$14,654	$14,748
Borrowings	-	-
Other Liabilities	752	1,214
TOTAL LIABILITIES	$15,406	$15,962
REGULATORY NET WORTH		
Total Regulatory Net Worth	844	649
TOTAL LIABILITIES AND REGULATORY NET WORTH	$16,250	$16,611

SECURITY FIRST SAVINGS AND LOAN ASSOCIATION

(Cheyenne, Laramie County)

OFFICERS: Roger K. Brainard, President; Linda Patterson, VP/Lending; Charles R. Killion, VP/Comptroller; Jane Kirk, Customer Relations Officer/Security Officer; Gloria Smith, Branch Manager

DIRECTORS: James D. Volk, Chairman; Lloyd A Flynn, Ellen Crowley, Carl F. Emerich, Don Murray, Jack Nathenson, Kenneth Kirkbride, Albert Steiner, Tom Powers, Advisor.

ASSETS	1986	1985
Net Mortgage Loans and Contracts	$8,677	$10,172
Net Non-Mortgage Loans and Contracts	2,459	1,626
Repossessed Assets	18	-
Real Estate Investments	-	-
Cash, Deposits and Investment Securities	9,291	7,150
Fixed Assets	502	466
Other Assets	330	191
TOTAL ASSETS	$21,277	$19,605
LIABILITIES		
Deposits	$19,301	$17,732
Borrowings	-	62
Other Liabilities	403	285
TOTAL LIABILITIES	$19,704	$18,079
REGULATORY NET WORTH		
Total Regulatory Net Worth	$1,573	$1,526
TOTAL LIABILITIES AND REGULATORY NET WORTH	$21,277	$19,605

OFFICE OF STATE EXAMINER

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